



Institute of Policy Analysis  
and Research - Rwanda

## Innovative Approaches to Creating Opportunities and Incorporating Young Youth into Rwanda's Labor Markets

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*A Qualitative Report on Understanding the status and Impact of Government and Private Sector Interventions for Youth Employment and Entrepreneurship in Rwanda*

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All errors are the responsibility of the author.

## **ABBREVIATIONS/ACRONYMS**

BDF	Business Development Fund
BDC	Business Development Center
NYC	National Youth Council
PROBA	Proximity Business Advisory
COOCEN	Cooperative pour la conservation de l'environnement
YFC	Youth Friendly Center
TVETS	Technical and Vocational Education Training
PSC	Public Service Commission
RNP	Rwanda National Police
RDF	Rwanda Defense Forces
12BYE	12 Year Basic Education
CBA	Community Based Approach
MIFOTRA	Ministry of Public service and labor
MYICT	Ministry of Youth and Information, Communication Technology
ICT	Information Communication and Technology
RDB	Rwanda Development Board
SME	Small and Medium Enterprises
VUP	Vision Umurenge Project
ANA	Association des Amis de la Nature
IOM	International Organization for Migration
AEE	African Evangelism Enterprise
JICA	Japan International Cooperation Agency
KOICA	Korean International Cooperation Agency
NUR	National University of Rwanda
GOR	Government of Rwanda
RCA	Rwanda Cooperative Agency

## EXECUTIVE SUMMARY

This is a qualitative study to identify and analyze the innovative approaches that will create employment opportunities and thus incorporate the youth into labor markets in Rwanda. This report also shows the effectiveness of the innovative approaches and ascertains whether they are workable or not. The findings identified the key obstacles that the youth face in finding employment as **lack of jobs, relevance of skills acquired by graduates, information asymmetry between the job seekers and potential employers, attitude regarding self employment and agricultural work, experience, self confidence, corruption and nepotism**. It is also important to note that there are challenges the youth face when setting up their own businesses such as **lack of capital, lack of entrepreneurial skills, the mindset, lack of confidence, low self esteem**.

Our interviews with the government, private sector and the civil society/international organizations found initiatives which have been implemented to help create employment opportunities among the youth. These include; **a)Business Development Fund** which helps the youth develop business plans, **b)Technical and Vocational schools** provide hands on entrepreneurial skills and encourage youths to save so that they can use their savings for setting up private businesses and buy equipment for the business, **c)Public Service Commission** provides application forms for the educated youths seeking employment in public institutions .Under the public service commission initiative, the experience requirement has been relaxed and the qualification documents are waived after the job is acquired by the youths, **d)Public servant employment policy** does not allow public servants to change jobs until after a lapse of 3 years and failure to do so the penalty is 5 years without seeking employment in any government institution, **e)Army and police forces** provides employment opportunities to youth between the age of 19 to 35 years and 19 to 25 years respectively, **f)12YBE, g)CBA, h)IWAWA Rehabilitation Centers** provide hands on entrepreneurial skills to street children and drug addicts who are taken there. The youth are also provided with equipment for setting up businesses depending on the skill each has acquired, **i) Kuremera program** ensures that at least 2 youths are provided with initial capital by the village members, **j) Hanga Umurimo program** also helps individuals with capital. They are encouraged to develop business plans, **k) BDC** provides youths with entrepreneurial hands on skills, business management and ICT training, they are also encouraged to develop business plans and those eligible for the BDF fund are helped, **l) VUP** provides hands on skills to the elderly and the vulnerable people especially the women and the youth, **m) NYC, n) YFC, o) Land Terracing policy, p) PROBA, q) Yes Rwanda**.

The youth have achieved the following from the initiatives; the youth have acquired entrepreneurial skills, learnt how to develop business plans, acquired ICT skills from the different programs where ICT has been taken as priority, acquired employment opportunities from the land terracing policy, the youth who have had the opportunity to be engaged under the JICA and KOICA projects have been able to acquire the modern techniques of farming and agriculture.

Based on the findings, the following were recommended;

**Increase budget allocation for SMEs.** There should be an Increase in the budget allocation for SMEs. Small and medium enterprises help the youth to be creative, innovative and entrepreneurial. The majority

of the youth graduate from the institutions of higher learning, seek formal employment which is difficult to find. Therefore the government should increase the budget allocation for SMEs because this will help the youth who desire to set up their own businesses and become job creators and not job seekers. This can be done through tax exemptions that specifically target youth start-ups for a given period of time until the youth businesses have matured enough to start paying taxes.

**Increase awareness about the existing government programs.** Most of the existing initiatives, programs and policies are not known among some youths especially those living in rural areas. Based on the focus discussion groups and the key informant interviews that were conducted, the majority of the youth stated that they just hear about the initiatives from other areas but they have no idea of how beneficial those policies are, how they operate and which kind of people can benefit from them and finally what is required to be part of these government programs. The government should therefore make sure that adequate sensitization and awareness is done in order for all the youth to know about the programs and also benefit from them. Awareness can be done through the radios, television, campaigns in schools and universities etc.

**Re-design the education system.** The government should try to re-design the university and secondary school education system in order to align it with the needs of the private sector by introducing practical skills development course units. Under formal education and training, the students are taught knowledge and theory. However it is important to note that when practical skills development courses are introduced, the youth in formal schools will be able to acquire entrepreneurial skills such as developing business ideas and plans, best book keeping practices, making accountability and business management.

**Entrepreneurship and ICT as subjects.** The Government should introduce practical course units in each course or additional course units such as entrepreneurial courses, technical drawing, ICT etc in universities because there are many students who offer professional courses but have no idea when it comes to entrepreneurship skills. Practical entrepreneurship training at universities will enable graduates to create their own jobs using the skills that they acquired from the university after graduation.

**Ensure monitoring and evaluation.** The government should also ensure that Monitoring and Evaluation (M&E) of government programs is strictly followed.. The government should make sure that when an initiative/program is introduced, a monitoring and evaluation team is selected to ascertain whether the program is working and in case it is not, then a different strategy is adopted. The M&E teams will also assess the number of youths in the district who are unemployed so that enough resources are provided. A monthly follow up should also be conducted and a report on the effectiveness of the program and the impact it has on the youth should also be handed over.

**Establishment of BDF in Rural Areas.** It is important to note that the government introduced the Business Development Fund (BDF) and it has encouraged the youth to develop business plans in order to acquire loans which is a good thing. However the disadvantage of this government program based on the information that was collected is that it mostly operates in the urban areas. That is to say, it is not felt in the rural areas. Due to the scanty operation, the youth have developed the perception that it is urban oriented and therefore those from the rural areas feel that they cannot access it. The Government should therefore ensure that this program reaches out to all the youth including those in the rural areas.

**Establishment of Vocational and Technical schools in all districts.** The government has also introduced vocational and technical schools and has encouraged the youth to join them. In these schools the youth have acquired so many entrepreneurial skills which can enable them to be job creators and not job seekers thus upholding self employment which is a good achievement. However the government should ensure that there is at least a vocational school in each district because this will help them to manage resources. It will be easier for them to know the number of students in the school and how much will be needed to sustain them. This will also improve on the skills they are imparted with because when the school is too crowded, the quality of skills acquired will not be up to standard. The government should not only encourage the youth to enroll into the vocational and technical schools but should also follow up and find out if these skills are being helpful after the course using tracer studies. When that is done the government will be able to make an assessment in order to find out if the initiatives, policies and programs being undertaken are really addressing the problem or not.

**Sensitization of the youth about the government programs.** The government also introduced the Hanga Umurimo which is implemented at district level where by the youth are encouraged to prepare business plans and those that are considered worthy are financed. However under this program, an individual is supposed to have some money in form of capital in order to be helped. It should be noted that this program is not known among all the youth which simply means that only those who know about it have benefitted from it. The government should make sure that since this is a program meant to address youth unemployment, it is made known to all the youth in all the districts through sensitization and should also benefit the youth as a whole and not only to those who have some capital with them because if only these are identified, then how will the rest rise from poverty which is caused by unemployment.

**Initiation of long term programs.** The government introduced the Land terracing policy which has provided a number of youth with opportunities. However the only problem with this policy is that it is a short term employment strategy. Land terracing is a temporary source of employment since it cannot be done forever. Therefore the government should come up with long term employment strategies that will benefit the youth for a long term period ..

**Budget allocation for youth projects.** The Government initiative of dealing with youth unemployment is through the National Youth Council (NYC) which is meant to bring the youth together and address the common issues youth unemployment being one of the key issues. The representative of *Techno Serve (also acting as the Assistant Coordinator of the National Youth Council)* in Musanze district stated that the district has a certain percentage in its budget and action plan meant for youth projects to provide them with self employment, entrepreneurship training and support their sports and leisure activities. He added on that they also advocate for youth cooperatives both at district and national level with Rwanda Cooperative Agency (RCA). The government should make sure that a survey is done at the districts to find out if the youth are catered for and if it finds out that some districts do not have budgets then such an initiative should be taken. It should also make sure that the funds that are meant to finance youth projects are tracked so that those funds do not mysteriously disappear. If those funds disappear, then the individuals involved should be punished. When the government does this, then the youth will be able to benefit from the monies meant for their projects.

**Tax exemptions for youths start-ups.** The government should reduce the taxes that are levied on youth start-ups within both the private sectors and the nongovernmental organizations. This will keep them in



business until maturity. However if the contrary is done, this will immediately throw those organizations out of businesses or be forced to lay off some of their workers in order to sustain the business. Government should also know that people in different businesses earn differently. Therefore taxes should be according to how much a person earns.

**Financial management literacy training.** Based on the information that was collected, the majority of the youth stated that lack of capital is one of the hindrances of finding employment. It should be noted that there is no amount of capital that can be enough in order to set up a business. Therefore the government should introduce a financial management literacy training to help the youth use the available capital they have to set up their businesses instead of waiting for the money to accumulate.

## CHAPTER ONE; INTRODUCTION

The government of Rwanda is aware of the unemployment situation in the country. It is for this reason that Rwanda National Employment Policy (NEP) was adopted in 2007. The priority areas for the policy include; the rural sector, the private sector and entrepreneurship support; youth and women employment promotion; specific employment programs for disabled people; human resource development and employability; strengthening labor intensive approaches in economic and social infrastructure programs and others. Since the issue of youth unemployment is on a rise, The GoR also initiated the Economic Development and Poverty Reduction Strategy (EDPRS 2), 2013-2018 whose priority is to Stimulate Entrepreneurship, improve access to Finance and Business Development by increasing off-farm employment, productivity and new job creation driven by the private sector.

Therefore the rationale of this analysis report is to identify and analyze the innovative approaches that will create employment opportunities and thus incorporate the youth into labor markets in Rwanda.

## METHODOLOGY

Information was gathered from a number of group discussions and also interviewing of key informants from different organizations that are working hand in hand with the youth to ensure that employment opportunities are created thus incorporating the youth into the labor market. During the interviews conducted, the key informants explained the different initiatives in place and how they operate, the effectiveness and lastly gave advice that if put into consideration would help the youth. It is important to note that among the organizations interviewed were United Nations (international labor organization, Work force Development Agency, Kigali institute science and technology incubation center, COOCEN recycling plant, Consultancy firms, AFLINK Rwanda, Business Development Fund and Enterprise Urwibutso, Ministry of Education(MINIEDUC),Business Development Center(BDC), Techno serve, Youth friendly Center(YFC), Ministry of Public service and Labor, Yes Rwanda, Rwanda Cooperative Agency(RCA)

The employed, unemployed and the students from Gicumbi, Rubavu, Musanze, Ngororero, Nyagatare, and Rwamagana districts were also interviewed through focus discussion groups. There are so many reasons why a number of people remain unemployed most especially the youth. Based on the focus discussion groups that were interviewed, the most common obstacles that the youth face in finding employment include lack of jobs, relevance of skills, information asymmetry between the job seekers and employers, attitude regarding self employment and agricultural work, lack of self confidence, lack of experience, corruption and nepotism however all these were discussed in the report.

## INITIATIVES, POLICIES AND PROGRAMS

Our interviews with the Government, private sector and civil society highlighted various initiatives, policies and programs which have been undertaken to deal with youth unemployment and these are discussed below as follows;

### The Government initiatives

#### Kigali Institute of Science and Technology (KIST) Incubation Centre

One of our key stakeholders for this study was Technology and Business Incubation Facility which is part of KIST.<sup>1</sup> TBIF is a centre for innovation and technology transfer and was established in 2005 by Kigali Institute of Science and Technology (KIST) to provide Business Incubation and Support Services (Office facilities) to accelerate the development of Technology based start up entrepreneurs in Rwanda. This initiative was supported by The Netherlands Organization for International Cooperation in higher education (Nuffic) under their program to support Institutional Strengthening of Post-secondary Education and Training Capacity (NPT) and the Incubator Grant from the Information for Development Program (InfoDev), World Bank and Competitiveness and Enterprise Development Project (CEDP) under Ministry of Finance and Economic Planning, Government of Rwanda.

TBIF has several departments such as; **a) Research and innovation** which deals with training and focuses on research, innovative activities and technology that best suit the needs of the rural communities in Rwanda. **b) Technology and Business** which deals with training of graduates from various higher institutions of education in entrepreneurship and managerial skills, **c) Technology transfer** identifies students' research ideas which are of potential commercial interest and develops strategies of how those ideas can be exploited and promoted, **d) Project Development Unit** guides the trainees on the different stages of their projects ensuring critical analysis of each stage in order to attain success.

#### Programs/ projects at TBIF

Currently, graduates of institutions of higher learning in Rwanda are experiencing difficulties in setting up their enterprises due to insufficient skills and a lack of collateral securities they are required to provide to the financial institutions in order to access financial credit. TBIF targets all graduates from different institutions of higher education, innovators, technicians, practicing entrepreneurs, and SMEs in Rwanda. TBIF provides a micro-environment for accelerating start-up businesses and maximizes their growth potential by: a) Helping entrepreneurs in cost sharing and providing work space, b) Providing information, mentoring, technical and management assistance on business planning and management. TBIF may have a direct and indirect impact on rural economic transformation, given that it will lead to diversification of rural activities thus, creation of opportunities for rural productive employment. The project areas for which training is done at TBIF include; Entrepreneurship, Renewable Energy and Structure Maintenance.

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<sup>1</sup> Those interviewed in group discussion at the centre were; Mrs. Mukabayire Immaculate, Director of the incubation centre, Mr. Nkubito Didier, Head of technology and Business Incubation Facility and Mr. Guillaume Sebawutu, Innovation Director of TBIF.

The Incubation Program consists of five distinct phases during which assistance is provided for by internal and external consultants, trainers or counselors to the TBIF tenants and clients. The assistance facilitates tenants and clients to develop and sharpen their entrepreneurial attitude and business understanding. It also assists them in accessing finance and guides them during the first years of business operation through the business incubation process.

**The duration for trainings at TBIF** is 3 months prior setting up of their businesses. During this time, there is continuous and periodic guiding and mentoring of students on entrepreneurial and managerial skills. After 3 months training, incubation proceeds for a period of up to 2 years, after which students undergo post incubation. However depending on the partners, incubation may even take up to 6 months. For example TBIF just concluded training with students of Bachelor of Science in Engineering for a period of 6 months on renewable energy in collaboration with EWSA. Other partners for TBIF include; MINEDUC and Private Sector Federation (PSF).

The programs of TBF are both urban and rural oriented. It is important to note that TBIF not only targets graduates in Kigali but all over the country. In 2011 For instance a number of incubates were trained in Kigali, Musanze, Gatsibo and Nyagatare.. Programs are also implemented in Nyaruguru and Huye, targeting women and youth in collaboration with MIFOTRA.

## **MINISTRY OF EDUCATION, RWANDA (MINEDUC)**

### **TVET and the Rwanda Innovation Fund under MINEDUC**

Rwanda's economy is characterized by lack of qualified personnel in the labor market. It is for this reason that the EDPRS priorities emphasize skills development as an essential pre-condition for sustainable economic growth, consequently demanding Technical and Vocational Education Training (TVET). TVET was adopted in order to prepare people for gainful employment. In nations where unemployment is endemic, TVET, particularly in areas fostering entrepreneurship and small enterprises, becomes increasingly important for the future. MINEDUC is supporting young graduates through provision of funds for them to do projects. The Government of Rwanda officially launched the Rwanda Innovation Endowment Fund (RIEF) to fund research and development in innovative market oriented processes and products in ICT, agriculture and manufacturing. The RIEF aims at training young graduates to become creative and innovative thus reducing poverty.

A national awareness campaign was carried out all over the country and RIEF was then launched on 5<sup>th</sup> April 2012. Implementation of RIEF started 2013 however Out of 365 project proposals that were written country wide, 20 applicants were chosen and trained in writing business plans. A technical team was appointed to do thorough scrutiny and screening. It is at this point that 8 business plans were chosen and awarded the funds on 2<sup>nd</sup> May 2013 at Kigali Institute of Education. The successful candidates were given 31 Million Rwanda Francs each with disbursements done in installments. For example, in 2013, there were 8 successful candidates for the RIEF. They will be receiving their first installment of the money this month, June 2013.

The challenge facing this program is the perception people have towards the Fund. Many believe that it is automatic that the graduates' projects will succeed yet the reality is that the applicants have to put in a lot throughout the business plan writing in order to have successful projects.. In addition, some applicants do not have innovative ideas and yet they want their projects to be considered and funded. Although the RIEF is meant to support graduate projects, graduates are not in position to even pay for their stationary or printing material during the business plan writing trainings. This becomes an extra cost to that the Ministry of Education sometimes takes up.

## AKAZI KANOZE

AKAZI KANOZE provides youth in Rwanda with market-relevant life and work readiness training. The program also supports hands-on training opportunities and links trainees to the employment over a four-year period. Akazi Kanoze graduates have the opportunity to pursue further education and training, obtain gainful employment through job acquisition or internship, start a business or join a cooperative. It was started in 2009 and imparts youth with necessary knowledge and skills to impact their lives. Akazi Kanoze-EDC (Education development center) is a USAID funded project that operates in 23 countries. This project targets drop-out youth i.e. primary dropouts and started with about 2500 youths.

*According to virgile Uzabamugabo the ALP coordinator said that, Akazi Kanoze has the following duties to perform "IDD designs fresh approaches and innovative tools to improve teaching and learning worldwide. Our work combines local resources and expertise with the latest research to achieve concrete results. We partner with governments and local communities, international donors, churches, and international corporations to bring better education to the population. We work with local and some international NGO's that have the target of helping vulnerable youths who have different levels of necessity. We help youths who are in cooperatives of welding, carpentry, plumbing, electricity, mechanics, bakery, hair dressing, and bee-keeping by providing them with requirements that they will use in their lessons. We have another project of work readiness module that includes personal development to school dropouts to develop their confidence and express their interests, values. We also teach them on how to set goals in life and live with a purpose, interpersonal communication i.e. how to live in the society, team work and customer care and work habits and conducts i.e how they can treat themselves when they are at work. But this one targets especially fresh graduates to equip them with skills needed at work.*

## RWANDA COOPERATIVE AGENCY

Under this agency, the youth are encouraged to join cooperatives, and are trained on how to operate them. The representatives of RCA had this to say;

*"We mobilize the youth and encourage them to join cooperatives such that our support can be effective to them. We work hand in hand with COJAD cooperative that is comprised of youths and women. We started COJAD in 2005 to help youths. This project was first under ministry of youth but after merging cooperatives, ownership was changed to RCA."*

These cooperatives were also merged by sector SACCOs in order to strengthen them reach all its beneficiaries. In order to support youth cooperatives, RCA has put in place measures to help youths and this has been done in collaboration with National Youth council and the districts where these projects are found.

### Survey of cooperatives formed under the Rwanda Cooperative Agency

According to the RCA representative, below is table of some of the cooperatives that they work with in different places of the country.

DISTRICT	SECTOR	COPERATIVE	ACTIVITY	MEMBEERS
RUBAVU	GISENYI	VISION FOR DEVELOPMENT	DEVELOPING ARTIST PROFFESION	60
RUBAVU	Rugerero	GANACHEZA	POULTRY	16
RUBAVU	KANZENZE	RABIT COOPERATIVE OF KANZENZE	REARING OF RABITS	13
HUYE	KARAMA	KOPABUKA	BEE-KEEPING	17
BUGESERA	KIBUNGO	COVAKNTA	WEAVING OF BAGS AND CHAIR REPAIR FROM BANANA FIBRES	41
RULINDO	SHYORONGI	HAPPY YOUTH COOPERATIVE	MODERN TOMATO FARMING	21
NYAMASHEKE	BUSHEKELI	TWITEZIMBERE-RUBYIRUKO	FRUITS FARMING	26
NYAMASHEKE	RANGIRO	COOTRA	MOULDING OF BRICKS AND TILES	80
GICUMBI	BYUMBA	COOPERATIVE IMBONI	POULTRY	21

## **Business Development Fund.**

Government has initiated practical ways through which youth unemployment can be dealt with. It is important to note that these initiatives are created to cater for both the educated and uneducated. The uneducated are encouraged to develop business plans in order to acquire business loans. A business plan entails the nature of the business, the initial capital, the objectives of the business, and the target population to mention but a few. Therefore when an individual develops a business plan, he/she will register success. However it should be noted that a number of people may have business ideas but it is not guaranteed that they can develop business plans. In other words BDF should not only encourage the youth to develop business plans but also help them develop business plans.

For us as students if we are to talk about BDF it is good but only located in Kigali. It should open different branches all over the country so that we can get access to the funds because all of us are unable to get 25% as collateral security.

It is pertinent to note that since these initiatives are meant to deal with youth unemployment, BDF should encourage both the educated and uneducated because when they encourage only the uneducated to develop business plans, they should have it in their minds that the majority of the educated youth are unemployed therefore encouraging them to develop business plans will not only deal with office mentality but will also enable them to become job creators and not job seekers hence dealing with the unemployment issue among the youth. Business Development Fund should establish branches in all areas so that all the youth can be catered for. Based on the information that was collected, the majority of the youth stated that they only hear about BDF but they do not know exactly how it operates. They also stated that BDF does not reach out to those in the rural areas so most of them were saying that it is Kigali oriented. This simply means that those in the rural areas are not catered for.

## **Technical and Vocational schools.**

The youth are also encouraged to join technical and vocational schools and while there they are provided with allowances which they can save then set up private entities after training is concluded. The uneducated that join TVETs are taught a series of courses such as tailoring, plumbing, electrical and mechanical engineering, hair dressing thus acquiring hands on skills which can enable them to compete favorably in the labor market. The technical and vocational schools are trying to deal with youth unemployment in a way that they not only teach them hands on skills but also provide them with allowances which they can save and set up private entities hence making them job creators and not job seekers.

## **Public Service Commission application forms.**

The educated on the other hand have been provided with the Public Service Commission (PSC) application form which is a cheaper initiative for those seeking jobs. Under this initiative, the youth are required to avail the qualification documents after acquiring the job and the number of years experience

has also been relaxed. It is important to note that the public service commission application form deals with the issue of youth unemployment in a way that when those application forms are availed to the educated youth, they can be able to apply for jobs of their choice since the number of years experience has been relaxed; which is a good thing. However the point in contention is the prerequisite of the youth availing the qualification documents after acquiring the job.

What happens in instances where by the youth have applied for jobs which are inconsistent with their qualification documents? I must say that this is a very good initiative however it is to a small extent because incase the youth are availing documents which are contrary to the jobs they have acquired I believe the government will instead be creating a problem within a problem and yet the initiative is meant to deal with the issue of youth unemployment. The jobs will have been created however there will be less output delivery since a person cannot deliver if he or she did not study a given profession or course. Therefore availing of qualification documents should be done at the onset of the application in order to avoid non delivery and less output.

### **Public servant employment policy.**

It should be noted that a public servant is not allowed to change jobs before 3 years have elapsed and if the contrary is done, the public servant will not be employed by any Government entity until after a period of 5 years. Under this initiative, the Government is ensuring that the youth acquire the required experience because when an individual does a piece of work for long period of time he/she becomes perfect at it since practice makes perfect. However the point in contention is the limitation of a person in a public office job not being able to leave the job for another until after 3years and failure to do so, there is a penalty of 5years without employment in any government entity. This is too long a period of time for the youth to be redundant.

Under this policy, what happens in circumstances whereby the person in question gets a better offer with a higher pay and at the same time there are other youth applying for the same job? The policy makers should have it in mind that when a person leaves his/her previous job, he is creating space for those who are unemployed to take up the job. So when that penalty is placed, it does not give the offender in question a chance to acquire another job in the Government until after a period of 5 years and neither does it give chance to those who are unemployed.. It is imperative to note that youth unemployment will increase since the youth will not be able to seek employment until a lapse of 5years.

### **Army and police forces.**

The youth can also acquire jobs from security organs such as the police and the Army. Rwanda National Police (RNP) employs youth aged between 19 – 25 years with a senior six certificate (A<sub>2</sub>) where as the Rwanda Defense Forces (RDF) employs youth up to the age of 35 if they have a University education (A<sub>0</sub>). It is important to note that no doubt, this initiative has dealt with youth unemployment in a way that a number of youth have been employed by both the police force and the army forces. However the jobs in the police have been limited to the age of 25years. This is very discriminative in age because those who are 26years and above cannot be employed. Therefore this age limit should be extended to at least 35years just like what is being done in the army in order to give others a chance to get employment.



## **12YBE**

The 12 Years Basic Education program has also provided the youth with employment. Initially the youth were idle, abused drugs and also ended up getting married early because they were unemployed and did not have jobs. However with the 12years basic education, the biggest number of youth are kept in school and are not diverted into abusing drugs, going into early marriages and also being idle and disorderly. After enrolling and completing school they can able to acquire jobs and compete favorably.

### **Community Based Approach**

The Government has also introduced the Community Based Approach (CBA) also known as Approche Communautaire which caters for both the educated and uneducated youth. Under this initiative, the Government establishes projects which benefit the community such road construction, hotel construction. These projects recruit the youth in the community hence providing employment which is a good thing because youth unemployment is curbed.

### **IWAWA Rehabilitation center**

The Government has also introduced the program of taking the uneducated youth who abuse drugs and street children to rehabilitation centers such as Iwawa where they are provided with vocational training. The training enables them to acquire hands on entrepreneurial skills and after the course is concluded, they are provided with funds to buy equipment depending on each person's skill. It is important to note that after training, the youth can be able to use the acquired skills to set up their businesses hence making them job creators and not job seekers. *For instance, the Assistant Coordinator of the National Youth Council of Musanze district had this to say "the district provides funds meant to buy equipment depending on each person's skill. He added on that 19 youths were helped in 2013".* However it should be noted that drugs are abused by both the educated and the uneducated. Therefore this program should not only cater for the uneducated but also the educated because they are all considered as youth.

### **Kuremera program**

Kuremera is a Government program which caters for both the educated and uneducated youth and it is implemented by the Ministry of Youth and ICT (MYICT) and the Ministry of public service and labor (MIFOTRA). Under this program, each village helps at least two youth with either capital or equipment to start up a business. With the capital/equipment given by the village members, the youth can be able to develop business plans which can guide them into starting their businesses. It is pertinent to note that under this program in Musanze district, the Government got funding for the youth based on the *interview of the representative of Techno Serve( Also acting as the Assistant Coordinator of National Youth Council (NYC) where he stated that "35 youths have been helped get funding worth Rwf100,000 each by the government. He also stated that MIFOTRA in conjunction with Techno serve have offered entrepreneurship youth training in the district and the program is still ongoing".* It should be noted that this initiative enables the youth to forget about the office mentality mindset and develop an innovative mindset hence making them job creators thus extensively dealing with the issue of youth unemployment in the country.

## Hanga Umurimo program

Hanga Umurimo is a Government program which was introduced in 2010 to provide employment to 40,000 youth per year throughout the country by providing RWF 150,000 to the youth who want to set up their businesses. It is implemented at district level where by the youth are encouraged to prepare business plans and those that are considered worthy are financed. However under this program, an individual is supposed to have some money inform of capital in order to be helped. It should be noted that this program is not known among all the youth which simply means that only those who know about it have benefitted from.

What happens in instances whereby an individual does not have money? Since this program only favors youth who have money with them inform of capital, individuals without money do not benefit from this program. If this program only favors a certain group of individuals it has gaps within it which need to be bridged. These initiatives/policies and programs are meant to favor all youth and not a certain group of youth because unemployment is a general problem affecting all the youth. The Government should therefore ensure that all the initiatives and policies under taken to deal with unemployment are not only made known to all the youth but are also beneficial

## Business Development Center.

The Government has set up several Business development Centers for instance in Musanze, Nyagatare and Rwamagana districts. BDC provides the youth with technical skills through entrepreneurship, marketing , ICT training and how to come up with small medium enterprises(SMEs) .In conjunction with RDB, computers have been provided to be used in both ICT training and online participation in international conferences. *The Manager of the Business Development Centre (Musanze) stated that BDC specifically trains the youth in preparing and developing business plans in order to be eligible for the BDF grant, how to manage their businesses, make profit with the income they earn and also regulate taxes. He added on that their centre helps the young entrepreneurs in registering their business companies with RDB and eventually a certificate of operation is awarded.* It is pertinent to note that this initiative is very helpful in youth employment in a way that after training, one is able to create business ideas which enable him/her to compete favorably.

## Vision Umurenge Project

The Government has also introduced Vision Umurenge Project (VUP) and its major objective is to help vulnerable individual's access income which can be used to sustain their businesses. It is also important to note that this project provides employment for the young people such as road maintenance, hospital construction. The Government coming up with a project for the vulnerable simply shows that it is going out of its way to cater for all groups of individuals which is a good thing.

*I worked with the VUP project and opened an account with Umurenge SACCO where I have saved 20000 Rwf and bought a goat which is expecting next month.*

## National Youth Council

The Government initiative of dealing with youth unemployment is through the National Youth Council (NYC) which is meant to bring the youth together and address the common issues among them the key being unemployment. *The representative of Techno Serve (also acting as the Assistant Coordinator of the National Youth Council) in Musanze district stated that the district has a certain percentage in its budget and action plan meant for youth projects to provide them with self employment, entrepreneurship training and support their sports and leisure activities. He added on that they also advocate for youth cooperatives both at district and national level with Rwanda Cooperative Agency (RCA).*

## Youth Friendly Center

The Government introduced the Youth friendly center which helps the youth to live healthy by encouraging them to go for HIV testing and counseling, providing entrepreneurship training in courses such as tailoring, plumbing, and hair dressing. *The youth coordinator of the Youth Friendly centre stated that they have so far offered trainings in tailoring and in partnership with the Ministry of youth and ICT; they have been able to provide tailoring kits. He added on that they have provided business and entrepreneurship trainings in conjunction with Techno Serve.* Under this initiative the Government is trying to make sure that the youth can be able to start their enterprises since the YFC not only provides training but also provides tailoring kits with the help of other government entities.

## Land terracing policy

The Government has also put in place the Land terracing policy. Under this policy, the youth take part in planting terraces in the country. This has provided jobs to the youths instead of being redundant and being involved in unruly behaviors'. It should be noted that no doubt this policy being implemented is a good thing however the issue that arises is what will happen to the youth who have been employed under this policy? Even though they are earning a living from it, they will not be able to sustain their lives since it is a temporary source of employment.

*"We are making terraces and 600 employees are being paid through SACCO and that helps us to own bank accounts when we are still young for example I am 18 and own a SACCO Bank account".*

## Proximity Business Advisory

The Government also introduced PROBA (Proximity Business Advisory) program under MINICOM. Under this program, business advisors look for youth who desire to start their businesses and provide them with training in preparing business plans, basic accounting and best book keeping practices. *The Proximity Business Advisor (Hanga Umurimo specialist) stated that this program operates under each district wherein the youth business entrepreneurs are trained to develop business plans and other entrepreneurial skills which are business oriented. The skills acquired can be used after the training is concluded hence self employment.*

## YES Rwanda project

Youth Employment Systems (YES) Rwanda is an organization which targets both the educated and uneducated youth between the ages of 18 to 35 years. Its objectives are to improve youth livelihoods through empowerment in order to increase their capacity and create income generating projects and it is implemented under the Ministry of Youth and ICT (MYICT). Under this project money is given out for entrepreneurship training of school drop outs on business plan preparation in each district either at the district offices or at the 3 Business Development Centers of Muhoza, Busogo and Remera. It also trains youth in business plan drafting and measures to prevent them from HIV/AIDS. Currently, YES Rwanda is undertaking a mushroom project which started in February 2013 in partnership with foreign donors from Germany who donated modern mushroom seeds and trained the youth in mushroom growing. This project started with 10 youth who were given free land. The market for their products is secured from hotels, restaurants and individuals. Currently these youth are generating income from the project where each earns 40-60,000frw on a monthly basis. Harvesting is done every week and in order to scale up the project, the youth are being trained on how mushrooms can be ground into powder. YES Rwanda also undertakes job desk project which is online program helping to fill the gap between employers and youth linking them for employment.

### **The Private sector initiatives**

#### **Urumuri and EEAR hotels**

The Urumuri and EEAR hotels provide training in hotel management to youth who dropped out at *Tronc commun* level and those who excel are given jobs. This is a great move in the eradication of youth unemployment in the country because they not only train but also retain the excellent students in that field. However this initiative should not be limited to *tronc commun* level but introduced at all levels because there are so many school drop outs at all levels who can also acquire hotel management..

#### **Vision Jeunesse**

*Vision Jeunesse* bring the educated and uneducated youth together, teaches and sensitizes them to stage plays in schools and over radio. The amount of money obtained is used for starting small scale businesses for the group. . This is a good thing because it improves on the youths acting skills which can later be perfected thus becoming a career. Therefore the youth who take part benefit a lot from the skills imparted.

#### **Private Sector Federation**

The Private sector federation (PSF) provides training to the youth who are interested in entrepreneurship and also employs the youth through internal recruitment. What does this mean? It means that when the Private sector federation is recruiting new members, it gives first priority to those who undertook the entrepreneurship training. It should be noted that the youth who take part in the entrepreneurship training not only acquire hands on entrepreneurial skills but also have an added advantage of being employed. The training also improves on the youth entrepreneurial skills which can be used when they have set up their entrepreneurial firms in case they are not taken up by the Private Sector Federation.

Civil society/Non Governmental Organization initiatives

### **The Catholic Church**

The Catholic Church (Byumba Diocese) set up a school (Byumba Diocese Vocational Training Center – China Keitetsi) that offers vocational training to youth in fields such as tailoring. This training offered provides the youth with tailoring skills which they can put into use after training is concluded. It also has reception centers and a carpentry which employ the youth.

### **Imbuto Foundation**

The Imbuto Foundation encourages youth to form and/or join cooperatives, provides entrepreneurship training to youth associations and/or cooperatives and also gives out financial rewards to the best performing students in the district. It is imperative to note that Imbuto foundation is benefitting the youth in terms of self employment because it encourages them to join cooperatives so that they can be able to save some money which can be used to set up private entities.

Secondly it provides entrepreneurial training to youth associations or cooperatives. What does this mean? It simply means that every youth who will be a member of either the Youth association or the cooperative will in the long run acquire hands on skills which will be very helpful after the training. Lastly it gives financial rewards to the best performing students in the district. The financial reward given can be a source of capital which can be used to start up a business. Therefore all the initiatives being taken by the foundation are very developmental to the youth of today.

### **VI Life**

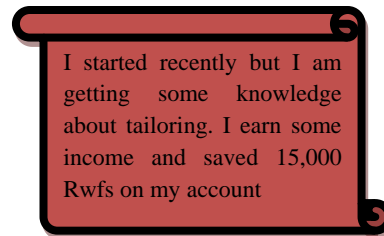
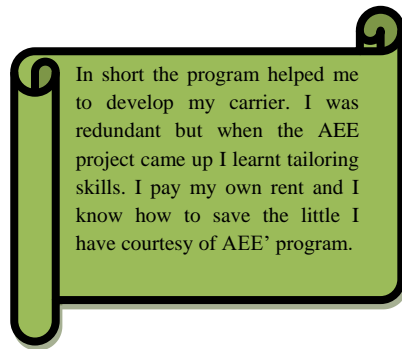
VI Life is a Swedish Non Governmental Organization that offers entrepreneurship training to youth associations and financial support on a rotational basis. This is of great importance to the youth because the training and the funding offered not only enriches them with hands on skills but also opens up their minds to be creative and innovative thus developing business ideas and plans that act as a guide when they are setting up their firms instead of having the perception that the world revolves around office jobs. In partnership with ANA (Association des Amis de la Nature) Rwanda a local nongovernmental organization, it provides training in environmental management by not only training the youth in fruit tree planting especially fruit trees but also processing the harvested fruits into juice. From this training, the youth acquire skills which they can use in starting up the same on small scale.

### **International Organization for Migration**

IOM provides entrepreneurship trainings to youth for a period of five months and provides them capital to start. This organization deals with youth unemployment in a way that the training offered enriches the youth with hands on entrepreneurial skills and relevant experience which can be helpful when setting up their own firms. It also offers them with capital which they can invest in their business.

## AEE

In Nyakiliba sector a vocational school was established by AEE to enhance the orphans with tailoring skills which they can use in the future instead of looking for employment. The AEE provides teaching materials such as sewing machines and other needed materials. Those who benefit from the school were chosen from the poorest families and the lucky ones were sponsored to study for a period of six months where in they were trained in different skills such as tailoring, sweater weaving, and table clothes .



## DOT Rwanda

DOT Rwanda is an international organization that was set up in 2010 to help youth become entrepreneurs through capacity building and empowerment. It is located in Remera, Gasabo district. DOT Rwanda trains youth graduates in entrepreneurship and ICT skills that in turn empower the uneducated youth to read and write. This program is useful to the youths graduates in that it equips them with skills making them more competitive on job market. The uneducated on the other hand are empowered with skills which enable them to be job creative. 180 youth graduates have acquired training in entrepreneurship and ICT skills and 35000 youth in 29 districts have been empowered.

## Japan International Cooperation Agency

(JICA) is located at Immeuble EBENIZER Boulevard de l'Umuganda, Kacyiru.. It not only builds infrastructure, but also builds capacity of Rwandan nationals and concentrates its support on the sectors where Rwanda has expressed a need that can be met by Japanese expertise. In close partnership with the Government of Rwanda, currently JICA focuses its development activities in four priority areas which are strengthening education and offering training in science and technology, Agriculture and business, economic infrastructure, water and sanitation.

JICA's mission states that impoverished people in developing countries are particularly susceptible to the effects of economic crisis, conflict, and disaster and are constantly exposed to the risk of even deeper poverty. Moreover, growing wealth gaps are a destabilizing factor in societies. Helping people to escape poverty, lead healthy and civilized lives is a vital task not only for the growth of developing countries but also for the stability of the international community. To reduce poverty, employment opportunities must be expanded through equitable growth that gives proper consideration to impoverished members of society, and public services like education and healthcare must be enhanced. JICA will provide support for human resource development, capacity building, policy and institutional improvements, and provision

of social and economic infrastructure, thereby pursuing sustained poverty reduction through equitable growth.

Mr. Tugirimana Jean Paul, the Human Resource Development and Project coordinator stated that *“Rwanda has been achieving constant economic growth in recent years and the unemployment rate is as high as 35 % for those who finished higher education. He added on that there is a shortage of high quality technicians required for industrial sector due to the genocide. Therefore in order to achieve the Knowledge-based and Technology-led Economy in the national development plan, there is an immediate need required to strengthen human resource development. Initially there were no technical schools providing technician training courses until 2007 when JICA established two technical schools one being Tumba College of Technology which is located in Rulindo district. Its target is to empower youths with skills and knowledge.”*



The school building of TCT was established in 1993 under the Japanese Grant Aid scheme and there are three courses that are offered and these include Information and Technology, Electronics and Telecommunication, and Alternative Energy. It should be noted that these fields are strongly requested by the local industries. Under this project, JICA's expectations were to develop human resources that would contribute to economic development of Rwanda through building stronger collaboration between the TCT and local industries hence focusing on the establishment of the three training courses and transferring management skills. The project started in July 2007 whereby the Establishment of Basic Management System of TCT was achieved.





The JICA team players not only provide technical training to the youths but also follow up to find out whether they are employed or not.



The 1994 genocide left so many orphans and ex-combats disabled and these are equipped with technical skills. This initiative started in 2010 and it is a three year project (now on the second phase) which is carried out in five sectors which are; Nyanza, Musanze, Rubavu vocational centers and others in the Northern Province. After the training, the candidates do practical examinations and after graduation, they are given start up kits such as sewing machines, electronic gadgets depending on the skill acquired by each individual which can be used to set their businesses..

### **Korean International Cooperation Agency**

KOICA is an International Cooperation Agency from Korea and it is located in Nyarutarama. It was established in 1991 and started operating in 2006. KOICA selected Rwanda, Mozambique and Solomon Islands as its prior partner countries. According to Mr. Jeong from KOICA, the above countries were selected because partnering reinforces the overseas offices and possibly adopts field-based systems. KOICA aims at implementing the concept of choice and concentration by establishing field-based project execution system and enhancing the effectiveness of aid. It is important to note that KOICA has expanded its volunteer projects such as World Friends Korea, emergency aid and public-private cooperative projects.

KOICA is engaged in many sectors in order to help the youths and other stakeholders acquire the necessary skills and these include;

#### **a) The Agricultural sector**

Under the agricultural sector, KOICA trains farmers from different areas such as Kamegeri sector in skills of fish farming, cultivation and silk worm farming which started three months ago. This project provides



the residents with employment opportunities were they earn a living. Mr. Park stated that some youths have been able to buy goats and medical insurance since they earn a salary from the activities they are engaged in.



Cows have been given to the locals in different areas and the shelters built as a way of enhancing farming. 30 volunteers were sent to different districts in order to facilitate the trainings in the agricultural sector and also find out the needs of the people in terms of agriculture. The Koreans want to bridge the gaps in the agricultural sector that are faced by the villagers because 90% of Rwandese depends on agriculture and the majority cultivate on small scale for home consumption.



#### **b) Textile Course**

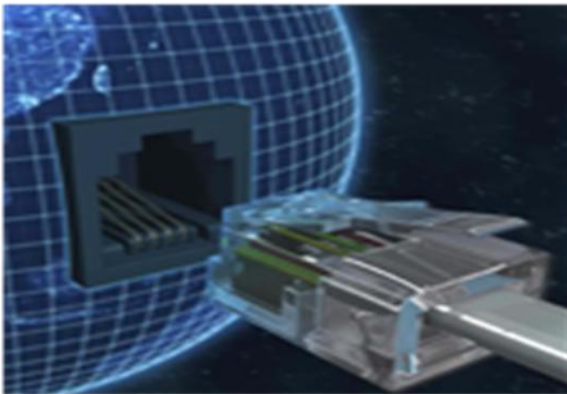
KOICA also facilitates a textile course at Kicukiro Technical College and they have about 30 volunteers working in various sectors. They also offer scholarships to Rwandan students in Korean universities.

#### **c) Information, Communication and Technology program**

This project strengthens ICT capacity, contributes to job creation, growth and development of the ICT industry in Rwanda through boosting innovation and capacity building Mr. Park said that they have impacted and are still impacting youths with the relevant skills.. An ICT center was built in Butaare International University in 2006.



At the ICT center, the youths are taught mobile phone applications ,network management and so many other electronics. Korea has supported the ICT departments at National University of Rwanda (NUR) and Kicukiro Vocational Center and has also helped Rwanda Revenue Authority in developing e-tax and e-customers. The government of South Korean through KOICA has supported the promotion of ICT in the country through funding various ICT projects like the construction of the Faculty of ICT at the National University of Rwanda, buying ICT equipments for over five Integrated Polytechnic Region Centers around the country.



Youths are also taught how to start small medium enterprises. Since the program has just begun, the Koreans believe that the youths who are involved will establish their own businesses instead of looking for jobs. These youths who are being trained in these centers like in IRC have much confidence to take on any business venture where they have gained skills for example in the cyber sector.

### **STRIVE FOUNDATION RWANDA**

Strive foundation is a local nongovernmental organization that was established in 2003 with the mission of working within the following areas: a) Health promotion, b) Economic empowerment of vulnerable women and youths, c) Promotion of women's rights and gender equality, d) Promotion of modern agriculture and animal husbandry, e) Protection of the environment, f) Promotion of unity and reconciliation, g) Research and advocacy.

There are different programs that aim at helping vulnerable people especially youths. The Project coordinator had this to say *"We have the **project of Vocational training** that started in 2010 to 2011 and*

*targets youths drop outs, the uneducated, street children and disabled aged between 14 – 24years of age. It mainly offers the youth with knowledge that can help them in the future.”*

**The second project’s phase** started in 2012 and is still ongoing. It targets school dropouts where they are encourage to go back to school. This project offered training in skills such as plumbing, welding, designing, carpentry, electricity, painting, mechanics, tailoring and these trainings last a period of 8 months and a certificate is awarded together with startup requirements depending on an individual’s skill.

**Peer model approach.** This project targets the youths who excelled in the skills they were trained in and they are made peer models so that other youths can learn from them.

The trainings offered include; a)**Language trainings** where they are trained to communicate in English and French, b)they are also given basics in mathematics which can help them balance their books of accounts, c)the youth are also trained to create jobs, formation and management of cooperatives. Saving schemes were also introduced and all the youth are encouraged to save the transport money that is given to them before they graduation.

The young women in Tumba sector were encouraged to form and join cooperatives and were taught how to make bricks. It is important to note that this project has improved their standards of living because they earn alot money. a bee-keeping project was started in ngoma sector and a price farming project was started in Jabana sector and it caters for the uneducated.

### ***Effectiveness of Strive Foundations initiatives***

After the training is concluded, the youth are provided with startup requirements such that they can be able to start their businesses. It is important to note that a team is sent to follow up and give a feedback. The youths, vulnerable children and women have benefitted from these projects and 19 youth cooperatives have been formed whereby each group has members ranging from 17 to 40.

## CHAPTER TWO; SELF EMPLOYMENT AND AGRICULTURE

### SELF EMPLOYMENT

#### Driving factors to self employment

##### Entrepreneurship as a subject taught in schools

Entrepreneurship that is taught in schools is a driving factor towards self employment because it imparts the students with practical skills which they can use to set up their businesses. However it is important to note that the education curricular does not have entrepreneurship as a subject and the schools that have it only impart the theory and not the practicals. A number of students just do cram work in order to pass their exams and when they graduate they cannot be able to put the theory of what they studied into practice.

##### Financial Services and youth employment

Every business whether small or big, requires initial capital at the beginning. Whereas capital may be readily available for some business owners, it might not be for others, especially for the youth or young graduates who intend to start their businesses. One of the challenges such entrepreneurs face is lack of startup capital since they are fresh in the job market. It is important to note that due to lack of capital that is required to set up the business, the youth often at times turn to banks and financial institutions for financial assistance however the challenge encountered is that they are required to provide collateral security which they don't have.

*"We have got nothing to give as guarantees to the banks"*

##### Creativity/innovativeness

Creativity and innovativeness is whereby an individual thinks of ideas that are unique hence leading to entrepreneurial inventions for example making briquettes out of rubbish, recycling plastics into plastic plants, waste bags, and manufacture of hydrogen fuel cells. This is driving factor to self employment therefore if the youth are creative and innovative, they will be able to set up their businesses instead of looking for jobs.

### YOUTH SUCCESS STORIES.

#### Young Entrepreneurs who have set up their Enterprises

##### ESICIA

Esicia is a company owned by Kaneza Innocent and it deals in Web Hosting, Web design, Sell local Domain names and Bulk SMSes. It was started by a group of young graduates in Information Technology. He owned a computer which he used to visit designing websites. It was then that he discovered that he was really good at it. Kaneza was not only excelling in school but also getting better by the day at website designing. He said *"it is time to put this into practice"*. He left school and decided to

focus on his talent and passion. In 2007, he founded his company and called it Esicia, and presently has one branch at Kigali Business Center, employing 4 people. One of his future prospects is to set up other branches so that he can employ more youth. **The challenges he encountered were financial constraints, unreliable market because building trust of the clients was quite hard, Unfair competition, for example when bidding, the already known people would have the upper hand.**

### **Making briquettes out of rubbish**

The COOCERN is a cooperative that makes briquettes from rubbish in order to preserve the environment. It started in 2002 as an association of rubbish collectors sponsored by the European Union and after 18 months the European Union stopped sponsoring them, so they decided to charge every house hold that required their services 300Rwfs. At the beginning the association had 130 members and the waste materials were transported to KICUKIRO and Nyanza. It is important to note that when the association became a cooperative, they thought of the recycling idea were in waste material could generate something that would help people. They started a project which was funded by PNUD; it also bought some recycling materials such as (moulds and compressors). It should also be noted that the cooperative got a loan from the bank and bought 2 cars that are used in transportation of unused rubbish.

The COOCEN has the aim of teaching people especially youth to create their own jobs and employ some of them in the cooperative. The cooperative not only provides a salary but also provides training. COOCERN produces more than 10,000 tones of briquette per year that are used as fuel in prison and schools. The cooperative has 53 workers and among them 40 are youth between the age of 18 and 25 of age.

### **Lessons learnt**

rubbish can be turned into briquettes which can be used in households, schools and prisons.

The environment is also preserved a way that trees are not cut down to make firwood and charcoal instead rubbish is used and through environmental campaigns people can be encouraged to use briquettes in their households.



## Process of making briquette



Straws collected after sorting

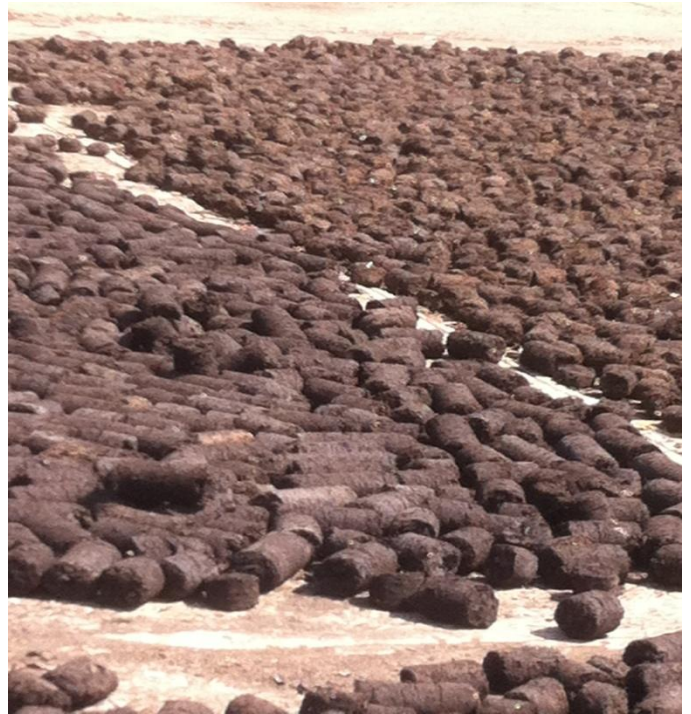


the organic part piled prior processing





Processing the dry inorganic materials



Compacted briquettes



Packaging of the briquettes



Storage of sacks of briquettes, ready for sell

## DUHAHIRANE CO-OPERATIVE

This project is found in Gisozi and is working under Duhahirane Co-operative. It started in 2000 with 20 members manufacturing Metal cases, charcoal stoves and traditional lamps (tadowa). However as time went on, some members diverted to other places especially the traditional lamp manufacturers due to electrification in towns thus migrated to villages where there is plenty market for their products. Currently the Association has 10 members. The main objective of this Association was to provide employment opportunities to its members, ensure self sustainability and development. The project so far has been implemented on an average level because most of its members apart from beginners can afford basic needs and are able to pay school fees for their children. Besides metal cases and charcoal stoves manufacturing, the association also offers trainings to different interested youth free of charge though they do not guarantee their employment in the association. ***Thomas stated that there are so many projects or innovative activities that can be scaled up to employ more youth in Rwanda. These projects include; the use of smoke pipes (chimney) in burning charcoal, the manufacture of different cars spare parts that are found in hard wares.***

### ***Innovative ideas under this cooperative.***

Smoke metallic pipes (Chimney) are used in burning charcoal whereby they are fixed in the middle of pillup tree logs ready for charcoal burning such that they can work as smoke outlets. Charcoal burnt using this process is of high quality, durable and the quantity produced exceeds the one burnt using the normal traditional way. This charcoal is of high quality because only water exits through the smoke while other chemical components are retained thus producing hard charcoal than the usual one. Besides this process is also environmental friendly because it does not pollute the environment. This process is practiced by a single person in the country therefore there is need for training different charcoal burning co-operatives to use the same method.

There is also an ongoing research on the water that evaporates through this chimney where it can be used as an insecticide in gardens. This water has been tested and found to have chemicals that have adverse effects on insects. They are also thinking of manufacturing a stove that will use this water as fuel. This group of welders is so innovative that they can manufacture spare parts including those that are not found in hard ware provided they just take a look at it. Examples are; car spares and other spare parts for different machines. They can also manufacture any equipment provided you describe its purpose like a machine that is used in dehulling dry maize.



## **Manufacture of Hydrogen fuel cells**

This idea was initiated in 2008 by a university student who was conducting his research in his final year. The initiator discovered that hydrogen gas can be used to generate fuel. Research conducted also showed that hydrogen gas is environmental friendly whereby fuel from hydrogen does not have toxic residues since the hydrogen molecules released mix with oxygen to form water molecules in the atmosphere thus if used as a source of fuel it can reduce air pollution rate between 10-35%, it was also discovered that the same hydrogen gas produced reduces the cars fuel consumption by the same percentage mentioned above besides it increases engine horse power.

## **Equipment that can use Hydrogen gas**

After that he later thought of manufacturing equipments that can use this hydrogen gas. The pilot study was conducted on cooking stoves by using water where this hydrogen gas was extracted from and the test was successful. However he discovered that its demand would be low thus thought of another alternative which is hydrogen fuel cells to be used by cars. He came up with a project of manufacturing hydrogen fuel cells, a thorough study and test were made and now the car on which the test was made has shown positive results in that these cells will be advantageous in a way that the cells will help in the reduction of fuel consumption in cars, increase the engine horse power because burning of hydrogen produces a stronger energy compared to the normal energy.

The objectives of this project are to protect the environment and create employment opportunities. The raw materials are electronic devices. These are obtained from Rwanda and a few are imported from the neighboring countries. Other chemicals like acids used are got from AFRI-CHEM co. ltd. According to the research and study made, the project initiator has found out that market is available taking into account transport companies, people with cars that consume much fuel as well as old cars, people that use generators and factory owners to some extent. Some of the challenges he has encountered include financial constraints, difficulty in differentiating hydrogen and carbon monoxide.

## **VIRTUAL DESKTOP TECHNOLOGY**

MAHORU while a student of computer science at KIST had a vision of creating self employment in his IT profession. He initiated the idea of one CPU being shared by 31 people. They started by making researches and consultations which resulted a project of using one Central Processing Unit (CPU) which is shared by 1-31 people and still performs their duties efficiently. The importance of using this system are; reducing the cost of maintenance, electricity costs, Reduce space and cost of ICT equipments. While in their final year of University study, through Radio advertisement heard about government program of HANGA UMURIMO in Ministry of Trade and industry and how this program sponsors best project proposals in the country after competition. They also opted to participate in these competitions, prepared their proposal and submitted. Their proposal came among the successful ones after all the criteria and BDF offered guarantee while they started working.





This project is located in Nyarugenge district, Muhima sector. It started working in 2012, with 2 members and it currently has 4 employees at their main office but creates employment opportunities for ICT experts who are posted to different institutions where the project renders service.

### **Glocreations Company.**

“Glo- creations company was started by Gloria who developed the passion for Business at 10years of age. She was from a family that made crafts and was naturally gifted with art. She loved drawing pictures and art was such an inspiration to her. After genocide, Gloria and her family moved to Senegal where she joined a college to pursue finance and accounts. She did so many kinds of businesses which involved cleaning peoples’ houses, interpreting from English to French and also selling crafts for a Kenyan lady.

Gloria did not have time to attend all her lectures because she spent most of the time working, she decided to enroll for English lessons over the weekend at the American university. While working in the art and crafts shop in Senegal, she made so many friends who were fashion designers and inspired her a lot. One day while at her work place, a man entered the shop wearing a t-shirt with batik designs and was bought from Canada but that did not stop her from doing the same. Through the different art experiences Gloria was engaged in, she discovered that she had the passion to do batiks drawn on pieces of clothes. She was so inspired by the shirt she had seen and believed that she would do the same. The next day, she told her close friend about the batik design on the shirt and surprisingly her friend knew the guy who had that shirt so she helped Gloria borrow t-shirt for further examination. Gloria got her savings and bought so many t-

shirts and requested her friend to teach her how to do batiks on t-shirts. They moved to a bush where they found a pond of dirty smelly water which they had to use. At the end of it all, she was able to learn and her first t-shirt was bought as soon as possible, which earned her some good money at the start of her dream.

In 2004, Gloria officially started selling her t-shirts to her church members, tourists at the crafts shop, foreigners and the local market. Later when she travelled back to Rwanda as a fashion designer, her company started to operate in 2008 in Nyamirambo. Her company deals in textile designing, batiks- hand printing and dying, home decors and so many other activities. The market has expanded to Japan, United States of America and it's still expanding because every year she travels to different countries worldwide looking for market. Gloria tries so much to meet the market demand through reading a lot about her home country and other countries to find out the new designers and fashions, fabrics used and about the status of the economy. Prior to setting up Glo- creations, Gloria had to carry out lots of research for 3 three months through contacting the people in Rwanda.



Glo-creations employs 5 uneducated youths. She does a lot of mentoring to them as a way to motivate them into future business personnel too.

## **COPED**

COPED is a company that deals in waste collection around Kigali city for purposes of recycling. This innovative idea was developed by Pauline Buregeya who realized that there a lot of waste in the city which could be made useful and beneficial to the community. The company was split into several branches with the same mission however handling different task such as; waste management in Nyarugenge; recycling of plastic into plastic plants, plastic sheets, waste bags, production of Briquettes in Byumba. The objectives of COPED are to Clean the City Network; offer career development in waste industry, offer capacity building, sell of recycled products to the community, develop different standards of waste management. The company employs 118 employees.

## **Lessons learnt**



- a) Waste and rubbish can be recycled into plastic plants, plastic sheet and waste bags
- b) Briquettes can also be made out of rubbish and these can be used for cooking hence helping on the conservation of the environment since trees will not be cut down for the purposes of making charcoal.

### **Recycled material from COPED**



COPED has available market in hotels, restaurants and homesteads in Nyarugenge and Byumba sector. Mr. Nishimwe Pius the manager said that “although the Company has dreams to expand they are constrained by the existence of a policy that says there should exist one operator in one sector. The company signed an agreement with the Rwanda Environment Management Authority to handle polythene bags, which are given to clients in order for them to place their waste. COPED collects the bags with waste and finally recycles the polythene. He stressed that the polythene bags do not affect the environment in any way because they are recycled.”

The challenges encountered by COPED include; Clients pour water into the waste bags together with the rubbish hence making it difficult to sort, some clients do not want to pay for their waste to be collected.

## GAHAYA LINKS LIMITED

The key informant for Gahaya Links limited was the accountant, Mr. Nitegeka Jean De Bieu who stated that Gahaya Links limited was founded by two sisters Joy Nduguste and Janet Nkubana whose mission was to bring lasting peace through providing skills which would create opportunities for the women between the ages of 19 and 35 in Rwanda. This passion was instilled in them by Macy, a foreigner from the United States of America who was saddened by the number of vulnerable women on the street. The company was incorporated as the first handicrafts export company 10 years after the 1994 Genocide against the Tutsi and it is located in Kicukiro. Initially Gahaya Links mobilized 28 women and taught them how to enhance their weaving skills with new design techniques however it is important to note that the number increased to 4000 weavers across the country and these have been organized into 52 savings cooperatives.

Gahaya Links became the first Rwandan handicraft export company to benefit from the Africa Growth and Opportunity Act (AGOA) by exporting their products to the United States. It is now the leading of Rwanda's one-of-a-kind baskets commonly known as "Peace Baskets". Gahaya Links' weavers take responsibility for calling them the peace baskets, for they put their differences aside in order to work together and build their communities in a country once so devastated. The products are knitted and woven in traditional, authentic Rwandan patterns and the crafted products include beautifully woven baskets, home décor, jewelry and textiles.



The picture above shows different makes of woven baskets and jewelry in form of necklaces and ear rings.



The picture above shows a locally handmade seat with handmade cushions.

Its beneficiaries are from United States of America who always attend trade shows, Ministries organizations and also the local market. The links has a future prospect of purchasing machines for sewing and tailoring.

This project has tried to deal with issue of unemployment among the youth because it provides employment opportunities and it also targets individuals between the age of 19 and 35. Initially the Links started with 28 women who were taught the weaving skills however it is important to note that there has been a tremendous improve on the number of youth that have been employed. Based on the interview the number increased to 4000. What does this show? It shows that at least the links is trying to address the issue of unemployment among the youth.

### **SERGEANT CLAIRE'S TAILORING BUSINESS.**

Sergeant Claire is a young business lady who specializes in tailoring of African clothing (Bitenge). She does all her work at home in Nyamirambo and sells her products (Bitenge) in Chimirongo market. She also owns a machine in Nyabugogo that she uses for finishing of the clothing. Claire says she achieved her success through hard work and determination though it was not easy. She attended both her Primary and Secondary education in Congo. When she finished her Ordinary level education, she joined FDLR, where she attended the rank of staff Sergeant. In 2004, she returned to Rwanda and joined Mutobo Demobilization Centre and after finishing the rehabilitation training, she was given 39,000 Rwandan Francs. She later received another 100,000 Rwandan Francs.

With those savings she and her husband started the business of selling fruits in Muhanga District however they relocated to Nyamirambo where she started working on Mpazi project which was dealing with the construction of a bridge. She was the only lady working in that project, earning 1,600 Rwandan Franca per day later her pay was increased to 2,500 Rwandan Francs per day and at the end of the contract she had accumulated 110,000 Rwandan Francs which she used to buy a motorcycle which was later stolen.



She then decided to join a technical school and she was sponsored by the Rwanda Demobilization and re-integration to study a catering and tailoring course. Upon completion of her course, she was given a machine to start with and also was given 500,000 Rwandan Francs by her sponsors. She also decided to get a loan from Urwego Opportunity Bank. She used some of the money to buy a motor cycle for her husband to use as means to supplement their daily income. With some of the savings, she bought another machine to help her with tailoring since the demand had increased.

**Staff Sergeant Claire at her work place.**



She buys some of her Bitenge from Congo and Uganda. **The challenges she faces are** high taxes levied, overwhelming work load and yet she has less staff due to limited space and financial constraints. From her business she has managed to acquire a motor cycle, paid school fees for her children and also bought a piece of land. While at the technical school, a young man who was doing internship with Serena hotel was being paid 240,000Rwfs and because he was hardworking he was sponsored at the university. She therefore concluded by advising the youth to be very hardworking and also should not to despise any jobs as long as it pays off.



## **TECHNO MARKET LIMITED**

Techno Market Limited is a stationery Business owned by Japheth Mukeshimana who is now 30 years of age, Mukeshimana attained a bachelor's degree in Accounting from School of Finance and Banking. He is married. Techno Market Limited does all printing services such as invoice books, receipt books, business cards, brochures, PVC banners, stickers, graphic design, printing on t-shirts.

In 2006, Japheth finished his Form six at 22 years and decided to go to Kigali and look for employment and eventually he got a job with a stationery shop which was owned by an Indian and was earning 30,000Rwfs every month. From his little pay he rented a house in Remera where he used to type and print students' dissertations and also perform other services within the shop. He made translations from Kinyarwanda to French or English and from French to English and Kinyarwanda. From his savings he managed to acquire a computer which was worth 100,000Rwfs. His boss closed the shop at 8.00pm and yet this was the time the clients used to leave their work places. So with this development of being self employed he decided to talk to the unattended clients who eventually started leaving him with their work and pick it up in the morning. Because of his hardworking character, he always had sleepless nights however he always charged an extra pay for the work he did late in the night. It is important to note that he earned a lot from what he was doing.

He later lost his job, despite the fact that he had lost his job, he did not give up and he was able to find a room of one square kilometer which he rented at a fee of Rwf.30, 000. Because he had gained the trust of his clients, they followed him to where he had set up his business. Japheth gained a one year experience with computers worked hard in order to serve his clients with full confidence in what he was doing. He used to work overtime while others where closing at 7pm he closed at 11.00 pm.

Japheth was the first businessman in Kigali to work 24 hours in a week. He still works 24 hours up to date. He was the second in town to open his stationery business on Sunday. He employs three (3) employs during the day excluding his wife and himself and also three (3) employees during the night making it a total of eight employees. Some the achievements are that he was able to enroll at the university, buy a piece of land and built his residential house.

## **IGIHE LIMITED**

IGIHE Limited was set up by eight youths who were pursuing their Bachelors degree from Butare University and Kigali Institute of Science and Technology respectively. It is a company that delivers breaking news on their website to keep the nationals updated on issues arising in the country. When they initiated this idea, so many organizations offered funding for their project which they rejected because they wanted to be self reliant and since they had many computers in their institutions they utilized them thus gaining courage and confidence to establish the company.

IGIHE Limited came into existence in 2008 and the website went live in 2009. IGIHE.com is a brand of IGIHE Limited which broadcasts breaking News on IGIHE Television, IGIHE website and also sends News to IGIHE sms. The broadcast News favors all the people in Rwanda and others from different walks of life since it is delivered in more than two languages; Kinyarwanda, French, English and Swahili respectively. Kinyarwanda is used to ease the lives of the natives.



The cofounders of IGIHE Limited studied Civil engineering at different institutions but during that period of their study, they would go out to the villages of Rwanda to search for News while using their savings from the pocket money. This money was used for transportation, network access since they were unable to access internet at their institutions so they used Internet Cafes to send breaking News. IGIHE Limited gained popularity in 2010 when a grenade was thrown at Rwarubangura in Kigali city and so many people died. Before the police appeared, a member from IGIHE Limited took so many pictures and within 7 (seven) minutes, the coverage was posted on IGIHE website. So people picked interest in IGIHE for their reliability in delivery and sensitivity to situations.

IGIHE Limited operates a number of projects which aim at empowering and equipping the youths with skills and knowledge. The projects include what I know (WIK) about Rwanda which was initiated in 2011 at Butare University and around Kigali city. Under this project, a number of youths are given Internship opportunities to collect News for IGIHE Limited and are later retained after university. They also have a youth mentorship program whereby they are invited in schools and other gatherings which involve youths. During the mentoring sessions, youths are challenged on how to conduct debating sessions, write poems and write on topics during completions. However, despite all the IGIHE efforts to help the youths, the biggest numbers of youths in Rwanda are still unemployed. IGIHE Limited advertises its vacancies in newspapers and social media. It is important to note every successful business is encountered with challenges and these include financial constraints, competition from HEHE limited which is in the same business etc.

### **UBIZIMABUSHYA COOPERATIVE**

It is located in Kacyiru sector and deals with the manufacture of sportswear (jersey), tailoring, and carpentry and construction activities. The co-operative was set up in 2012 by youth IWAWA graduates. Thomas was among the street children who were grabbed at night by the police patrol in 2009. While at Iwawa, he attained vocational trainings in tailoring and knitting. After graduation 2011, Thomas thought of how he would apply the knowledge acquired from IWAWA into an income generating project. So he mobilized fellow IWAWA graduates and formed a co-operative which comprised of 35 members but later increased to 60. Since they did not have initial capital, they requested for support from their sector leader who presented their idea to the district level that later offered them 2 million Rwfs. The money acquired was used to purchase tailoring machines, carpentry equipments, threads and clothes. They were also given free working space and were exempted from tax for a period of 2 years.

The main objective of the co-operative was to help fellow youth, street children and sex workers to create jobs. Currently they manufacture all forms of sports wear clothes, make printings on them and also train the youth in those entrepreneurial skills. Market for their products is from schools, football clubs, ministries and other government institutions. This market is secured through winning tenders that are

announced over radios and individual searches. However, they advertise via the sector's notice board and self marketing to friends and other people. The challenges faced are insufficient market due to lack of information about the cooperative, the negative mindset towards them from the community.

#### COTAI

Cotai is a shoe manufacturing project located in Masaka sector, Kicukiro district. It started in 2007 with 14 youth. They looked for an experienced trainer to train them on how to make shoes from hides/skins and paid him 60,000frw for a period of 1 month. After acquiring knowledge and skills, they each contributed 5,000frw and collected an initial capital of 70,000frw.. The capital was used to pay rent and purchase the required raw materials such as hides, soles and threads. The leader of their sector saw their innovation provided them with free working space and encouraged them to register their co-operative thus the number increased to 26. After registering the co-operative, they were connected to foreign donors who supported with modern shoe making machines and trained them how to use these machines.

COTAI also manufactures other leather products such as ladies handbags, wallets, belts, key holders and folders and also knapsacks school sweaters. They sell their products to whole sellers, retailers dealing in leather products. COTAI cooperative has a vision of scaling-up and become the leading leather manufacturing industry in Rwanda. One of its members has come up with an innovation of making balls from hides which have been considered durable. They have also a vision of making partnership with schools and house of uniforms so that they can produce shoes which are part of the school uniform.

#### DUKUNDUMURIMO ART CO-OPERATIVE

DAC project deals with the manufacture of art and crafts using traditional raw materials like banana fibers, clothes, threads, color, and ply wood.















The project is located in Kabuga sector, Gasabo district and it started on 30<sup>th</sup> June 2012. The idea was developed by a graduate from Nyundo School of arts (Ecole d'art de Nyundo) who started by training



youth from his home village in arts and crafts production. Some had skills in arts and crafts where as others had interest. The training started with 10 youth both male and female and after the training was concluded, they decided to form a cooperative. The objective of forming the co-operative was to create employment opportunities for the youth. They collected an initial startup capital worth 500,000frw each contributing 50,000rwfs which was used to purchase raw materials such as banana fiber, threads, ply wood, clothes and color, .They started working in one of the cooperative members house however were later acquired free working space in kabuga center from the youth center which was impressed with the products they presented. They sell their products in hotels, bars and to retailers. Market acquisition is done via expositions and head to head album presenting like when a co-operative member is going to Kigali; he/she carries the album along and expose their photos to hotels

The co-operative offers training to the youth and the products manufactured by the trainees are bought by the cooperative however those interested are also advised to buy shares and become members. This initiative was presented to the youth center which accepted because it was a way of creating employment opportunities among the youth. The youth centre presented this project proposal to the National Youth Council which is willing to offer four million rwfs. DAC is planning to open other branches in Kigali and expand their market to the neighboring countries in three years time.

#### APIARY SERVICE& NATURAL HONEY co.Ltd

Bee keeping was a family business which started in the 80s as an activity to supplement crop farming. However, Jonathan thought extensively and traced for measures to modernize bee keeping. It is located in Gisagara District, Ndora sector. He started by selling the little honey he made out of 30 local beehives. From the sales made, he secured 10 modern bee hives.

Local bee hive



He informed his friends and neighbors about the modern beehive idea, some had knowledge whereas others did not but were willing to form cooperative. The first co-operative had ten members(youth and elders) and these were trained on modern bee keeping techniques. He decided to register Apiary Service and natural Honey co.ltd with Rwanda Development Board (RDB) as a company on 9<sup>th</sup> November 2012 with the major objective of self reliance and job creation. Apiary Service and Natural Honey co.ltd deals in bee keeping and specializes in honey juice production, construction of modern beehives, manufacture of modern bee combs and making of various products such as candles, wax, decorative images like gorilla and frogs. Currently he is working on the manufacture of jelly out of honey juice and this is a pesticide that fights against cassava mosaic bacteria on cassava plants.

Honey juice



## Bee comb



The company currently operates on small scale and produces 250 -300kgs in 90 days. However if scaled up more tones of honey can be produced. Supplies are made to Kigali, Rusizi and the local market in his area. However, he plans to export his products to the neighboring countries and worldwide. He has already secured modern equipment such as tanks for storing the honey, machine for fixing combs in the hives and another for bottling and sealing. He hires the rest of machines from ARID (an organization that deals with beekeepers). The challenges encountered include lack of funds which can be used for scaling up, purchase modern machines for making modern bee hives (this machine is used for cleaning wood, cutting and fixing) which can be sold to other cooperatives, a machine that filters and separates water from honey, removes chaffs, measures and packs honey and lastly a machine for making bee combs. If

the above equipments are purchased, the company can have the capacity to produce honey on large scale (both local market and for exportation) and it can also have the capacity to employ over 20 young people in production only.

Modern Machine



### **RWANDA CLOTHING HOME**

UMUTONIWASE Joselyne is the owner of Rwanda clothing home that makes clothing and designs in Kigali. Through tailoring, they make clothes of all kinds for both women and men. Currently they only specialize in clothing's for youth and young adults.









Joselyne studied film/cinema designing however was talented in fashion designing and drawing. Initially she designed clothes for her friends and family. Later, she went to Germany for studies in the film industry and while there she met a gentleman. They discussed a lot and she presented some of her designs to him and he was impressed so he told her to use that talent as an income generating project. After her studies, she came back to Rwanda with the main intention of implementing the proposed project thus putting aside film designing. She told her friends in film industry about her new innovation but unfortunately they were not interested. After a year, her boyfriend invested in the project and In 2011, they registered the company.

The     The main objective was to modernize African dressing style (BITENGE). The raw materials used are imported from Holland and Germany and others are bought from Rwanda. The products are sold to the local natives and foreigners in Rwanda and Germany. She also organizes expos and fashion shows in Rwanda as a marketing strategy. The challenges encountered include lack of skilled personnel, negative mentality from people about the clothes made in Rwanda, poor quality raw materials, and high taxes levied on imported raw materials. Joselyne also has vision of scaling-up her company into a factory that produces clothes and opening more stores in Rwanda and this can only be achieved if she acquires more funds.

#### **MUTWARASIBOS CONSTRUCTION AND CRAFTS BUSINESS.**

Mutwarasibo ladislas is a businessman in Kigali city and he deals in construction and hand crafts. He worked for a local construction company, earned 800rwfs per day and gained experience of operating a construction machine. With the experience gained and the capital saved from his previous job, he started his own company and the first task he had was to supervise a contract of a Chinese company however he did not make any profit from it but gained more experience. He bought a construction machine and uses it for construction purposes and sometimes hires it to private companies. He employs 100 workers in his construction business. Mutwarasibo said that he in future he wants to establish a petrol station in Kigali and also a million dollar mining company in DRC

#### **Mutwarasibos Construction machines**





**Mutwarasibos hand and crafts gallery.**



**COIDGA : COOPERATIVE ITUNGANYA DIVAYI I GAHOGO,**

COIDGA is a cooperative that processes wine from banana juice in Gahogo area in Kirehe district. COIDGA was initiated by the youth of Gahogo who realized that banana products were not being utilized effectively because they were used for home consumption due to lack of market for their produce.



Cooperative was formed by 10 youth who came together and developed the innovation of making wine out of bananas. Among the members was an employee of the former bishop KAYINAMURA who had knowledge of how to produce wine from banana juice. He agreed to train them how wine is made out of banana juice. Since they did not have initial capital, they contributed 200,000rwfs each and started the cooperative with 2 million rwfs. They rented a house and turned it into a wine producing factory. The first samples they produced were taken to Rwanda Bureau of Standards for testing and after the testing was done, their wine was approved. They employ 12 workers

#### **COIDGA products (finished and unfinished products)**



The Challenges encountered include; limited capital, limited market, late payments by their clients, lack of transport for their produce to the other districts.

#### **Other success stories.**

One of the success stories was by a lady from Gicumbi who stated that her husband was working in a cardboard shop and she was working on the farm. Her husband acquired a bank loan and opened up a shop after the market was built. The main objective of their business was to better their life. They employed 2 workers to help out. The major challenge encountered was limited market for their items. She

added on that there is no entrepreneurship training program for the youth, no funds given since many youth acquire bank loans and the National youth council has become inactive.

The second story was from a lady from Musanze district who set up a shop with an initial capital of 20,000Rwfs which she acquired from her husband. She started with a few items such as biscuits, pens, soap, food stuff, drinks, shoes, slippers, basins etc. However her major challenge at the beginning was that she lacked capital to expand her business but still acquired more from her husband who was very supportive all the way. One of the achievements is that she was able to acquire a motorcycle. She plans on buying a cassava leaf processing machine as an expansion prospect.

Habarugira Malachi started with a restaurant business which he later abandoned and embarked on the bakery business. He developed the bakery business idea when he saw vans delivering bread from Rubavu District to Mudende sector which was about 40km. His main objective was to bring the market closer and relieve the consumers. The challenges he encountered were limited market, insufficient firewood because it was too expensive.. He was able to expand his business from the profits he made from the sale of bread; He added bread fat cakes and cakes into his bakery.

Mr. Nizeyimana Kenneth started a piggery project known as Young Farmers limited which deals in piglet, pork and bacon production. Spark project in partnership with Umutara polytechnic University in August 2011 called students to submit project proposals and the best proposals were promised sponsorship. Like other students, Nizeyimana Kenneth developed an idea of starting a piggery project. As a student of veterinary medicine, he perceived this idea from class so he submitted a proposal to compete with a multitude of other proposals from fellow students. However, after thorough scrutiny, his proposal was selected and he was given an initial capital worth 2 million which he used to establish a piggery house, purchase food and pigs. He started with 10 but the number later increased and to 150

The challenges faced are: Market accessibility was hard because the population where the project is located do not eat pork due to tradition and religion. **In summary, the entrepreneurs encountered the following challenges; limited market, lack of entrepreneurial skills, and limited capital**

#### **The driving factors to success.**

In conclusion, a number of youth entrepreneurs were successful in their businesses due to hard work, self confidence, available market, passion, positive attitude.

### **YOUTH FAILURE STORIES**

MUKANDAYAMBAJE Josephine started her shop business in 2010 and acquired her initial capital worth 800,000 Rwfs from her husband. She was dealing in shoes, baby clothes and handbags. Some of the challenges she encountered were when she got pregnant, she failed to follow up and manage the business thus the business collapsed. She also used some money for her personal effects, did not market her items therefore she had few clients where as others did not know the nature of the business.

The second failure story was from a young man aged 23 living in Mpenge Village, Mpenge Cell, and Muhoza Sector in Musanze District. He set up a shop with an initial capital worth 100,000rwfs which he had borrowed from his friend. His major business objective was to make profits and pay back his debt and then use his other profits to expand his business. He said that his business did not work out because his friend demanded for his money even before the business could make any profits. When he paid off his debt at the requested time, there was no money left so he decided to close his business. So at the moment



he is doing odd jobs in order to save up and put up the same business he had initially. He stated that he is not aware of any organizations that finances youth projects but he is aware that banks can give out loans to the youth however they require collateral which the majority of the youth do not have, he has heard about government programs such as Hanga Umurimo and the Business Development Fund however he is not aware of the operation.

The third failure story was from a young man who was born in 1986 in Kabaya Commune formerly Gisenyi prefecture now Kabaya sector of Ngororero district. He acquired a salon from his family in 1997 which they abandoned to set up a more income generating business. He used to charge 300rwfs per hair cut but later his business declined because his clients were coming from Gishwati region and they were working on farms and forests. The majority were relocated to other areas by the government decree because they were encroaching on the natural forest. Due to that obstacle he was forced to reduce his prices from 300rwfs to 50rwfs per hair cut in order to attract more clients. He used to make 90,000rwfs and deposit 3000rwfs in his cooperative account (tontine). After a certain period of time taxes were increased from 5000rwfs to 30,000rwfs thus making survival difficult.

The fourth failure story was from an individual who started selling minerals from his family land. He started business in 2000 and his objective was to better his future and improve his way of life. He started with the sale of spinach and he was informed of the minerals business being profitable which idea he took up because they had minerals on the family land. He acquired his initial capital of 4,000,000 Rwfs from selling spinach and also got support from the catholic sisters who provided him with 2,500,000rwfs making it a total of 6,500,000rwfs. One of the challenges he encountered was that he had few clients and the mere fact that he was well off in his family, he was required to cater for all the family needs and he also had not undergone entrepreneurship training hence did not have the skills to operate the business.

He acquired a loan from bank populaire du Rwanda (BPR) and opened up a stall in Nyakabungo market. He had saved up 300000rwfs which topped up using the bank loan which was worth 6000000rwfs. Initially he had a retail shop business which was dealing in shoes, lotion, and books among others. After acquiring the loan, he shifted to Gisenyi market and also changed business to dealing in food stuffs. Business went on however after a period of time business turned sour because he had to pay rent for the shop, the house he lived in, patent and RRA tax. Due to that he made losses in that he could not even pay back the loan. At the moment he rents farms and cultivates crops and the money he gets from the sale of the produce is what he uses to pay the loan.

Kansiime George Bandora proposal was among the 13 best project proposals that were selected when Spark in partnership with the university organized sponsorship of projects. George was among the students who participated in writing and his project proposal was to deal in poultry. Since his proposal was selected among the best, he was awarded 2 million Rwfs which he spent on building a poultry house, buying feeds and 100 birds (layers). However, due to limited research, lack of practical skills on poultry farming and limited time, he failed to manage the project. **Challenges encountered in the failure stories**

In conclusion, the majority of the youth failed to continue in the businesses they had set up due to lack of business management skills, poor management skills, limited time, limited research, financial constraints and high taxes levied. Therefore if these issues are addressed, then the issue of youth unemployment will be addressed.

### Driving factors for failure to access education

**Low levels of income:** A number of families cannot afford to send their children to school because they acquire low incomes. It should be noted that the universal primary education was introduced to enable the parents who cannot afford to take their children to school, under this system the parents are required to provide scholastic materials for their children. However even with this new development there are parents who still cannot afford the requirements needed at school hence making it hard for the children to access education.

**Poor mindset of the parents and children:** It is important to note that the parents and some children have failed to realize the importance of educations due to the poor mind sets and the traditional cultures. Some parents have the attitude that because they did not study and therefore there is no need to take their children to school because it will be a waste of money and time.

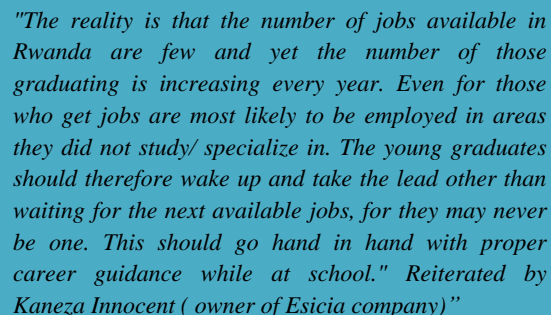
### Key obstacles in finding employment

Youths of today, both the educated and uneducated face many hindrances when seeking employment in the labor market. Employment difficulties experienced by young people causes psychological problems which are related to reduced self-esteem, discouragement leading to drugs, alcohol abuse and other related health problems. The obstacles the youth face in finding employment include the following;

#### Lack of jobs

Based on the information that was compiled from the Focus Discussion Groups, the majority of the people stated that lack of jobs is one of the key obstacles that the youth face in finding employment however it is important to note that lack of jobs as an obstacle is just a mere perception among the youth. It is not lack of jobs per se because the jobs are there. However the jobs are few; the number of available jobs is inconsistent with the number of youth who graduate from the universities and the vocational and technical schools thus making competition very stiff.

When there is inconsistency in the numbers of available jobs with that of the graduates, you find that there are so many people competing for the same job. The other reason why the youth have that perception is that the jobs advertised are irrelevant to the skills the youth acquire from the different courses they study hence making it difficult for them to compete favorably in the labor market thus concluding that there are no jobs.



*"The reality is that the number of jobs available in Rwanda are few and yet the number of those graduating is increasing every year. Even for those who get jobs are most likely to be employed in areas they did not study/ specialize in. The young graduates should therefore wake up and take the lead other than waiting for the next available jobs, for they may never be one. This should go hand in hand with proper career guidance while at school." Reiterated by Kaneza Innocent ( owner of Esicia company)"*

People are made to believe that they have to look for jobs that they studied and yet if a person is very creative and innovative, he/she can come up a business idea and later develop a business plan hence setting up their own firms instead of looking for jobs in the fields they studied. In summary, it is not lack of jobs per se, however it is just a perception that the youth develop in their minds and it is built on several circumstances which have been highlighted above.

### **Relevance of skills.**

The youth enroll in higher institutions of learning such as universities and vocational and technical schools, no doubt. While there, they are imparted with different skills depending on the disciplines they have studied. However after graduation they cannot only be able to put the skills they acquired into practice but also did not realize the relevance. They even find it hard to be creative and innovative thus remaining unemployed. In summary, the youth and other individuals should ensure that they specialize in the skills they appreciated while at the institutions of learning but should not stop at that, they should go an extra mile to know the relevance of the acquired skill otherwise failure to do so, it will be difficult to find employment.

The education system is a crucial element in developing a country's human capital and instilling the skills necessary for productive employment in young people. However to a certain extent the skills obtained by the graduates do not fit the demands of the labor market because they are imparted with theoretical skills rather than the practical aspects and yet the job market requires hands-on skills. Graduates leave their institutions of learning with more of the theoretical knowledge which in some cases may not be to meet the demands of this ever changing world. Considering the momentum of development of Rwanda, we find that the labor market is still needs professionals with skills.

### **Information asymmetry between the job seekers and the potential employers.**

Under normal circumstances, individuals apply for jobs and later they are informed that they will be called. The youth should not only rely on the one job they applied for just because he/she was promised to be called at a later time. They should make sure that they make several applications because out of the many at least he/she may be called to any of them. However the youth should not take that for granted having the perception that he/she cannot fail. There should always be a plan B which revolves around self employment. It is important that the job seekers also follow up on the interviews and not just assume that they will be called up for the jobs.

*There is also discrimination among sexes where male and female do the same interview and the woman scores 60% and a man score 80% however the job is given to the woman which is not fair hence the increase of youth un employment }*

*I did a job interview in popular bank in 2009 and won but I have never heard any communication from them*

### **Attitude regarding self of employment and agricultural work**

Agricultural work is one way in which the youth can be self employed however so many youth have a poor mindset that agriculture is for the uneducated. This is a very wrong way of thinking because not all the individuals who ventured in agriculture are uneducated.

Below are some of the views the youth think about agriculture.

*"For me, getting involved in agricultural work would make me no different from a person who did not go to school!"*

*Agriculture in Rwanda is disorganized especially characterized by land segregation due to limited land thus making the sector not profitable.*

*"Can you even touch a hoe when you went to school? You can only get involved if you have no other alternative! And what about those who don't own land?" asked one girl regarding youth attitudes to agricultural work. "If agriculture was commercialized, youth would get involved but since it is subsistence, we don't want to" she added. For me, I would rather I do work related to my field of study.*

The youth should ensure that they change their attitude towards agriculture and if they have tried it and failed, they should make sure that they adopt modern techniques of farming and also acquire training skills in that field. In other words, they should not take agriculture for granted.

*"Personally, I was a member of a youth cooperative that was involved in growing onions. We had very good yields but we could not find market for our harvest and ended up making a loss and are now out of the business". All we need is training since we don't have enough experience.*

There are youth who would like to venture in agriculture but are limited by the initial capital. They believe that with financial constraints an individual cannot be able to venture in agriculture.

*"I planned to start an Irish potato project and even surveyed the place where it would be done but later realized it wasn't feasible due to lack of financing. I failed to get a loan or a salary over draft since both required collateral that I didn't have"*

Agricultural work is still under developed and that is the reason why most youth feel that it is for the uneducated. Therefore agriculture should be modernized such that those involved can be able to earn a living just like any other sector.

*"Though the major challenge is the poor mindset among youth, if agriculture were to be modernized for example by introducing tractors for use in cultivation, more youth would be willing to get involved in*

It is important to that agricultural work is not for the uneducated but rather any person whether educated or uneducated can carry out agricultural work and earn a living. For the purpose of this section, some entrepreneurs who depend on entirely agriculture were interviewed and these include Sina Gerald the owner of Urwibutso Enterprise and Mr. Olwek the sole director of Rwanda Chicks. These agricultural entrepreneurs acquired education as will be discussed below.

### **URWIBUTSO ENTERPRISE,**

Sina Gerald is the founder of Urwibutso Enterprise, which is one of the biggest Entrepreneurial agricultural projects in Rwanda. He works with the local cultivators in a region called Nyirangarama, Rwanda. He dropped out of school at the secondary level and started cultivating on his father's farm. It was then that he developed the idea to start his own bakery. In 1985, he started the bakery which is located along the Kigali- Ruhengeri road. In 1987 he called his bakery Urwibutso and at that time he had only one employee, who helped him sell the bread at his parents' farm. In 1993 he founded the Urwibutso Enterprise however in 1994; he had to stop business because of the Genocide Rwanda.

After the genocide in 1997, he reopened his business with even brighter ideas. He decided to venture into making juices; he started to cultivate passion fruits. In 1998 he started to produce Agashya juice which is made from passion fruits and he was pleased with the market because he not only sold his juice to Rwanda but also to Uganda and Burundi. His enterprise later expanded to also processing the most popular chili pepper sauce known as Akabanga,

Sina Gerald on his farm in Nyirangarama



In 2000, with increase of technology, he expanded his factories. He started making other fruit drinks from berries and banana wine which are locally grown. Even though Sina dropped out of school at the secondary level, he realized the importance of education and established schools from the nursery level to the secondary level so that his employee's children can acquire free education. Upon completion, he



incorporates them into his Enterprise work force. He believes that proper education for his employees is a key of developing his enterprise and taking it to the next level. It is important to note that the school accommodates 891 children. Gerard not only gives farmers free seeds, fertilizer but also trains them on the new modern agriculture techniques and buys their crops when they are ready for harvest. The former ordinary bakery owner, who initially employed one person, now employs 300 full-time, 600 part time workers and about 3,000 households depend on his businesses indirectly, most of them are youth between the age of 21 and 35 years old and 60% of them are women. He advised the youth not to fear setting up their own businesses because of the risks involved and to always think positively no matter how bad a situation may be.

For the youth who believe that agricultural work is for the uneducated, Mr. Sina Gerald thinks otherwise, this is what he had to say,

“So for those who deliberately leave school, those who do drugs and think they will get employment, had better think twice.” “I also employ those who have at least acquired secondary level certificates.”

## **RWANDA CHICK**

Rwanda Chick is an intensive poultry farm found in a semi-urban rural area of Kabuye, Gasabo District in Rwanda and it is owned by Mr. Olwek Sternbock who is a Diploma holder in Electronics. In his interview he confessed that he had a passion starting a poultry farm since he had grown from an agricultural family where they reared all kinds of domestic animals.



This project employs youth and school dropouts. At the moment it employs 18 individuals.

Haburumenyi prosper initially was a taxi driver and later shifted to agriculture because he was not accumulating enough money from it. He started with six cows and a garden of fruit prunes. After a certain period of time he realized that he was not making any profits so he decided to change business to poultry keeping. He sold 3 of his cows and bought 400 chicks worth one million francs (1000, 000Rwfs). The poultry project provided him with manure which he used on his fruit garden. He also hired a veterinary doctor to help out with treatment because his birds were dying since he had no idea about poultry keeping. This boosted his business and thus made profits from the sale of his products. At the moment he has 1000 birds and his hoping to have a fivefold by the year 2016. He collects three hundred (300) eggs in a day and since each egg is sold at 80 Rwfs, he accumulates 24000rwfs at the end of the day. He makes a profit of 8000rwfs after buying chicken feed and paying off his workers. He has been able to acquire an incubation machine. He advised the youth to develop a positive attitude towards agricultural work because it pays off if done professionally.

In summary agricultural work is not necessarily for the educated. It can be practiced by all individuals whether educated or not. From the above examples of the entrepreneurs, they acquired education up to secondary level and diploma level respectively. However these entrepreneurs have been able to earn a living and at the same time helped out the community. Even if Sina Gerald dropped out of school at the secondary level; he is able to realize the importance of education. He has established schools that offer education right from nursery level to secondary level.

### **Lack of Experience**

In other Nations for a variety of reasons, employers prefer to employ untrained youth or academic graduates and provide on- the- job training as opposed to most African countries and Rwanda for this matter. One of the job requirements for most institutions or organizations is for the applicant to have experience of more than 2 years in the field for the position he or she is applying for and yet one needs to be employed or have worked before in order to acquire experience. Although many youth have received industrial training during their undergraduate courses, they still need to acquire hands on skills and experience in order to fit and compete in the labor market.

### **Financial constraint/Lack of capital**

In order to set up their businesses, capital is required to buy the equipment, acquire space, pay the employees. However it is should be noted that capital goes hand in hand with financial management literacy. There is no amount of capital that can be enough for an individual to start a business. The youth therefore should be trained on financial management so that they can be able to manage the little capital they have. The youth should not have the mindset revolving around acquiring a lot of capital to set up a business because an individual can start small and make it big as long as he/she has been acquired financial management literacy.

*"I would not want to look at capital as a hindrance to self-employment. If someone has good business ideas and innovative activities, there is no way they can stay unemployed. According to Mr. Nitegeka's understanding, there are very few parents who can provide capital to their children to start up their businesses. You can even tell from school fees, most youths have been educated through government scholarships or international funds. This really shows that most parents cannot afford the school fees. However, through BDF most businessmen have been supported at 70%".*

*"In tailoring we need some materials to make shirts, sweaters, and especially in making dresses, which we do not have, often we wait for customers to bring torn clothes to be repaired so that we can acquire some income".*

## Self confidence

Many youth in Rwanda lack self confidence and this is attributed by the fact that communication especially in English language is a challenge for them. They lack communication skills, which are necessary to compete in the job market.

## Nepotism

The youth face the challenge of nepotism in finding employment. Most private enterprises employ their relatives even when they are not qualified for the job hence making it hard for individuals who seek employment in such enterprises.

*"Though Rwanda Association of Local Government Authorities (RALGA) had reduced nepotism, it too has been decoded and its whole system of operation has been diluted. People still don't trust the system and feel jobs are given out through nepotism".*

## Corruption

Corruption is also a key obstacle the youth face in finding employment. Corruption involves giving something in exchange for the job. Whatever that is given can either be in form of money or in kind. This is very common in both the private and public entities.

*"There is of friend of mine who was looking for a job in a certain company and she was asked to sleep with the owner in exchange for the job".*

*"When you are not educated and need a job you have to pay certain amount of money to be granted a job, if you do not have enough money to bribe then you can not get the job."*

## Lack of Transparency

Transparency

*"I was once asked how the written exam was by one of the supervisors ,I told him that I had passed but to my surprise he told me to take heart because the job had been given to some one else."*

*"I know of another case in Nyamagabe district where there were 12 job offers. One guy got 48/50 in the written exam and 86/100 in the oral interview and he was told he had got the job and should wait to be called to sign the appointment letter but the job was offered to another person"*

*"For example, we sat for a written job interview here at the district and people from Ralga were brought in to ensure transparency but on close scrutiny, there are some candidates to whom the examination paper had been leaked"*

## CHAPTER THREE ACHIEVEMENTS OF INITIATIVES ON YOUTH EMPLOYMENT

### Employment opportunities

Vulnerable individuals have acquired some income through the Vision Umurenge Project (VUP). This income can be used to sustain their businesses. The youth have also acquired employment opportunities such as road maintenance, hospital construction.

The land terracing policy has provided employment opportunities to the youth most especially the uneducated.

Save the Children provided employment opportunities to the youth in a way that it recruited a great number of youth in Byumba sector. CARITAS also provided jobs for agronomists (*iyamamaza buhinzi*) to the youths. By doing this the youth will be able to earn a living

The private sector also has some initiatives where by the Urumuri and EEAR hotels provide training in hotel management to youth who dropped out at *Tronc commun* level and those who excel are given jobs. This is a great move in the fight of youth unemployment in the country because they not only train but also retain the excellent students in that field.

**The Government also came up with YEGO Rwanda project which is implemented under the Ministry of Youth and ICT (MYICT).** Under this program money is given out for entrepreneurship training of school drop outs on business plan preparation in each district either at the district offices or at the 3 Business Development Centers on Muhoza, Busogo and Remera. Government is providing employment to the youth who dropped out of school.

514 youth in total are self employed. 137 created jobs in the first quarter of the year, 141 in the second quarter and 74 have in the third quarter of the year. 192 created jobs through the *kuremera* program – where they were provided with equipment for example beauty salon equipments and sewing machines.

35 youths in Musanze District have been helped under the *Kuremera* program after graduating from Iwawa.

We have a youth cooperative involved in brick-laying that has developed and now provides employment for other youth.

### Start-Up capital

The educated and uneducated youth have benefited from the Kuremera program because under this program, in each village, at least one young person is helped by the village members with either capital or equipment to start up a job. With the capital/equipment given by the village members, the youth can be able to develop business plans which can guide them into starting their own businesses. The youth also got funding from the government as was reiterated by *the representative of Techno Serve (Also acting as the Assistant Coordinator of National Youth Council (NYC) in his interview that 35 youths were given funding worth Rwf100, 000 each. He also stated that MIFOTRA in conjunction with Techno serve offered entrepreneurship youth training in the district.*



The Imbuto Foundation has encouraged youth to form and/or join cooperatives, provided entrepreneurship training to youth associations and/or cooperatives and also given out financial rewards to the best performing students in the district.

### **Entrepreneurial, business and ICT training skills**

**The vocational and technical schools** that have been established by the government have provided the youth with entrepreneurial skills such as tailoring, plumbing, electrical and mechanical engineering and hair dressing which they can use to set up their own businesses. These vocational schools not only provide the skills but also provide them with allowances which can be saved and used to set up their private entities after the training is done.

**The rehabilitation centers such as Iwawa** have provided vocational training and through its hands on skills are acquired. They are also provided with funds for buying equipment depending on each person's skill. It is important to note that after the training, the youth can be able to use the acquired skills to start up their own businesses hence making them job creators and not job seekers. For instance, the Assistant Coordinator of the National Youth Council of Musanze district in his interview said that the district provides funds meant to buy equipment depending on each person's skill. He added on that 19 youths were helped in 2013.

**The Business development Center** in Musanze provides the youth with technical skills through entrepreneurship, marketing ,ICT training and how to come up with small media enterprises(SMEs) .In conjunction with RDB, computers have been provided and these have been used in both ICT training and online participation in international conferences.

**The Youth friendly center** was established to help the youth to live healthy for instance by encouraging them to go for HIV testing and counseling, providing entrepreneurship training in courses such as tailoring, plumbing, hair dressing etc.

**The Government has also introduced the PROBA (Proximity Business Advisory) program under MINICOM.** Under this program, business advisors look for youth who desire to start their own businesses and provide them with training in preparing business plans, basic accounting and best book keeping practices.

The Catholic Church (Byumba Diocese) set up a school (Byumba Diocese Vocational Training Center – China Keitetsi) that offers vocational training to youth in fields such as tailoring. This training offered provides the youth with tailoring skills which they can put into use after the training is completed. It also has reception centers and a carpentry which employ the youth.

VI Life, a Swedish Non Governmental Organization has offered entrepreneurship training to youth associations and financial support on a rotational basis. In partnership with ANA (Association des Amis de la Nature) Rwanda a local nongovernmental organization, the youth have acquired training in environmental management, learnt fruit tree planting and also how to process harvested fruits into juice.

International Organization for Migration (IOM) provided entrepreneurship trainings to youth for a period of five months and later capital is provided for the start. This organization deals with youth unemployment in a way that the training offered enriches them with hands on entrepreneurial skills and

relevant experience which can be helpful when setting up their own firms. It also offers them with capital which they can invest in their business.

A vocational school was established in Nyakiliba sector by AEE to enhance the orphans with tailoring skills which they can use in the future instead of looking for employment, teaching materials such as sewing machines and other materials were also provided. Those who benefited from the school were chosen from the poorest families and the lucky ones were sponsored to study for a period of six months where in they were trained in different skills such as tailoring, sweater weaving, and table clothes and others.

*For example I used to carry a big sack of Irish potatoes which were very heavy but now because of the introduction of vocational schools, I am a tailor and earn much money than what I used to earn while I was carrying heavy sacks of Irish potatoes.*

## **CHAPTER FOUR; IMPACT GOVERNMENT INITIATIVES ON YOUTH EMPLOYMENT**

### **Infrastructure**

Infrastructure is very important to youth employment in a way that so many employment opportunities are acquired from them. Some of them can be employed in road projects, hospital construction, churches, electricity projects etc. With all these opportunities the youth will not lack employment however it depends on the attitude the individual has and also how aggressive they are. It is important to note that if an individual has a negative attitude towards work, he /she will not be able to acquire any work. No piece of work is terrible as long as it pays off and can sustain someone for a period of time. Therefore youth should develop a positive attitude towards. The youth also need to be very aggressive that is to say the youth should not rely on what they have and be comfortable with it. They should always look out for better employment which can sustain him/her a period of time. Therefore infrastructure is very important to the youth if they develop positive attitudes and also if they are aggressive.

Infrastructure is also important to the youth who are into private businesses and also those who are doing agricultural work. Those in agricultural work need the roads in order to transport their produce to the market. If the roads are constructed, the produce will be able to reach their clients in time and in good condition, however if the roads are bumpy with pot holes then the produce will take a longer time than expected and also the produce will not be in good conditions. The challenge with this is that the youth doing agricultural work will end up losing their customers. For example if eggs are being transported on bumpy roads, they will break in the process. Therefore the roads are very important for those in agricultural work.

Electricity is important for those who own private businesses and in agricultural work such bakery's and poultry. They required stable electricity enhance their business. There are those who entirely depend on electricity in that if it is not available then their businesses will not be able to survive. Therefore infrastructure is very important in youth employment depending on the nature of business being operated.

### **Financial services**

Financial services are important in youth employment in a way that the majority of businesses require capital in order to be set up. The majority of the youth do not have capital so they under normal circumstances access their capital through loans which they acquire from the banks and other money lending institutions. However it becomes difficult for the youth to acquire loans because most banks require collateral and the interest rates are too high. The capital that is required is meant to buy the business equipment and normally when the business is just starting a lot of capital is needed since most of the equipments that are going to be used will be new and most of them tend to be expensive. Therefore in order for the youth to acquire capital, financial services are required for easy access of loans.

### **Formal education and training**

Formal education and training is important in youth employment to some extent. Formal education is that which is acquired from higher institutions of learning. Professional courses and business courses are taught in the higher institutions of learning. It should be noted that the students are taught theoretical

skills in other words whatever they are taught is just on paper in that most of them tend to cram in order to go through the institutions and later graduate. When the youth have graduated from those institutions, they go out with the mentality of looking for jobs in the fields of their study and reason is that while at the universities they are not taught to think, in fact most of them believe that they are supposed to rely on what they are taught and they never look beyond to find out the unknown. That explains why the majority of the students who attain formal education are unemployed because they have not been taught to think beyond. *{When I was at university one of our lecturers who taught us technology unit told us that the unit he was teaching us, he understood it while he was doing University because of its practicality}*

Vocational and technical schools on the other hand provide both the theoretical and the practical skills. With these practical skills they acquire they are on an added advantage in terms of employment because those schools teach them to think of all kinds of business that are profitable. In those schools, students acquire hands on entrepreneurial skills which they can use after the course is done to set up their own businesses. In conclusion, formal education is important to youth employment because it provides them with theoretical skills and also gives them identification in the society which is to a small extent. Most of the youth who go through them develop very rigid and myopic thinking that he/she has to look for only those jobs in the field of study unlike the vocational and technical schools which provide the students with entrepreneurial hands on skills which can be very helpful after.

### **Business and entrepreneurship training**

Business and entrepreneurship training is very important to youth employment in a way that these training provide the youth with skills such as developing business plans, ICT, best book keeping practices, business management. The youth also acquire entrepreneurial skills which they can be very helpful when they set up their own businesses. When the youth attend the business and entrepreneurship trainings, they are they develop different attitudes which can help them be their own bosses, In other words they are taught to be innovative, creative, aggressive, They are also taught that no business is bad as long as it pays off, that they can do any business as long as they have the required skills and capital are available. They are also taught that they do not have to wait for capital to accumulate in order to start a business; they are taught that one can start with any amount as long as they have the business ideas and plans in place. Therefore business and entrepreneurship training are very important to youth employment.



## CHAPTER FIVE; INNOVATIVE ASPECTS

**Innovative aspects are the approaches have been developed by the young entrepreneurs which if scaled up will create employment opportunities for the youth.**

**Thomas a young entrepreneur and member of Duhahirane cooperative stated that there are so many projects or innovative activities that can be scaled up to employ more youth in Rwanda and these include;** the use of smoke pipes (chimney) in burning charcoal, the manufacture of different cars spare parts that are found in hard wares. Smoke metallic pipes (Chimney) can be used in burning charcoal whereby they are fixed in the middle of piled-up tree logs ready for charcoal burning such that they can work as smoke outlets. Charcoal burnt using this process is of high quality, durable and the quantity produced exceeds the one burnt using the normal traditional way it also does not pollute the environment The water that evaporates through the chimney can be used as an insecticide in gardens because it has chemicals that have adverse effects on insects and the other innovation is to manufacture a stove that uses the evaporated water as fuel.

Manufacture of hydrogen fuel cells, equipment that can use hydrogen gas

Cococern and Coped make briquettes out of rubbish and waste. Coped also recycles plastics and makes plastic plants, waste bags and plastic sheets. At the moment these two cooperatives employ 53 and 118 workers respectively.

Cotai manufactures leather products such as handbags, shoes, wallets, belts and key holder. They also knit sweaters. Some of their future innovative aspects is to manufacture balls out of hides and skins because they believe that such balls will be very durable. They also plan on partnering with schools and house of uniforms so that they can make shoes which are part of the school uniforms.

Apiary service and natural honey ltd not only manufactures honey juice but also makes various products from bee combs such as wax, candles, decorative images such as gorillas and frogs. Their innovative aspect is to manufacture jelly out of honey juice and it will act as a pesticide that fights against cassava mosaic bacteria on cassava plants. In order to scale up their business they require funds which will be used to purchase modern machines for making bee hives( that machine cleans, cuts and fixes wood) and these hives will be sold to other cooperatives, a machine that filters and separates water from honey, removes chaffs, measures and packs honey and a machine for making bee combs. If the company is scaled up it will be able to produce honey on large scale and also employ more than 20 people in production only.

Mutwarasibo's construction and hands craft business employs 100 employees. One of his future aspects is to construct a petrol station in Kigali city and also establish a mining company in Democratic Republic of Congo. Mutwarasibo believes that the scale up can only be done with financial support and employment opportunities will be created for the youth in Rwanda.

Haburumenyi prosper owns a poultry farm of 1000 birds. He plans to have a fivefold poultry farm by 2016 and if that project is scaled up it will provide employment opportunities to the youth.

Dukundumurimo art cooperative (DAC) offers training to the youth and the products manufactured by the trainees are bought by the cooperative however those interested are also advised to buy shares and become members.

In conclusion, in order for there are a number of innovative aspects that can be scaled up to create employment opportunities among the youth. However it is important to note that this can only be done with financial support. Therefore the government should ensure that financial support and funding is provided for the scale up of the above innovative activities.

## **KEY ISSUES THAT NEED TO BE ADDRESSED**

**The standards of the 12 year basic education should be addressed.** Most of these schools have very low standards of teaching in that when the students leave these schools find it difficult to compete favorably with the other individuals from private schools. In order to address this issue, the government should ensure that good quality teachers are introduced, laboratory equipments, scholastic materials such as pens, pencils books among others. Most of these schools do not have laboratories hence making it difficult for them to have any science practicals. Due to this inadequacy, they end up studying theories. Government should also encourage the students who have completed the 12 year basic education to enroll in vocational and technical skills so that they can acquire more hands on skills which can help them become young entrepreneurs.

**Entrepreneurship as a subject.** The majority of the youth are unemployed because they develop weak mentalities such as looking for jobs in the fields of their study and also looking for white collar jobs. The government should introduce entrepreneurship as an additional course unit in the university syllabus, this will open up their minds to be creative and innovative hence doing away with the office mentality.

**Corruption and Nepotism** is normally encountered by the youth in both private and public sectors. Most of these entities are owned by private individuals who while recruiting tend to give preference to their relatives. They also take on bribes which is a form of corruption in order to give out vacancies. They do not follow the criteria of recruiting and in such circumstances, individuals end up doing work which they are not qualified to do. Therefore government should come up with mechanism to curb these 2 vices because these are the reason why the rate of youth unemployment is high.

**High taxes.** The taxes that are levied by the government are too high and this scares off the youth who have set up their own businesses. The government should address this issue because it is a matter of urgency. The government should come up with a policy where by an individual is taxed according to how much he/she earns. This will help the youth who want to set up their own businesses because with the taxes reduced, the youth in private businesses will be able to make profit without any worry about the taxes.

**Lack of initial capital among the youth.** The reason behind this is that most of them have just graduated from school and desire to set up their own businesses; others are from poor families whereby their parents cannot provide them with the needed capital to start. Due to that most of them turn to banks and other financial institutions to borrow money which they can use to set up their businesses however the challenge they find is that the banks require collateral security in order to give out a loan and also their

interest rate is too high that youth acquiring the loans cannot handle. Therefore the government should come up with other income generating projects where the youth can acquire capital without going through the formalities of the banks and other financial institutions.

**The retirement age.** It is important to note that the retirement age has been increased from 55 to 65 years. The point of contention that arises is that by increasing the retirement age, where are the youth left. The biggest population of the people in the country are the youth. This means that the youth will not be able to acquire employment from the government entities until those in the positions have reached that age. The government should address this issue because it is threatening.

**Establishment of more Technical and Vocational schools.** Vocational and technical schools have been very helpful in providing hands on skills to the youth which skills can be used to set up their own businesses. Therefore in order to address youth unemployment, the government should establish more schools in at least each district so that the youth acquire entrepreneurial skills which will be helpful in the long run.

**Work experience.** Experience is one of the requirements that the youth are required to have when applying for a job. Normally the number of year's experience that is required is between 2 to 5 years. This is an unreasonable formality because most youth by the time they start looking for jobs they are just fresh graduates from the institutions of higher learning and therefore do not have such experience since they have not worked anywhere. They may under normal circumstances have all the necessary qualifications but lack experience and due to this they are not hired for the job. The government under the public service commission application form relaxed the experience formality for the educated youth who seek employment however it is important to note that the experience formality is not only required in the government institutions but also in the private sectors and the civil society/ nongovernmental organizations. Therefore government should address the issue of work experience and whatever policy that is implemented should have an impact on all other institutions where the youth can seek employment.

**The Business Development Fund (BDF)** was also a government initiative which was introduced to help the youth develop business plans however the only problem with this initiative is that it is only located in the urban areas meaning the youth in the rural areas do not benefit from it. This issue needs immediate attention because this is an initiative that would address youth unemployment in several ways but it is not felt in all areas where the youth are. Therefore government should introduce this initiative in all areas both rural and urban and also make it workable.

**Penalty in public institutions.** Another issue that needs to be addressed is where by a public servant cannot be able to change jobs until after the lapse of 3 years failure of which penalty is 5 years without seeking employment in any government institution.

**Limitation age in Police forces.** The issue of the police forces not employing individuals who are 26years older. Under this policy, only the youth within that age bracket (19 to 25) are employed. This does not solve unemployment in any way because only a few will be employed and the rest will be left out. Therefore in order for the government to address youth unemployment, the age limitation should be relaxed to at least 35years because one is referred as a youth if they are between the ages of 16 to 35 years therefore the government initiative should cater for all the youth.

## CHAPTER SIX OVERALL PERCEPTIONS

### Perceptions whether the initiatives are addressing youth Unemployment

JICA usually gets its employees through advertising in the newspapers and radios but for the Tumba college students who graduate, JICA advertises for them in different companies and industries that match their skills. This initiative is addressing youth unemployment in a way that it not only offers its students from the Tumba college with hands on skills but also provide employment opportunities for them through advertising in companies that require the skills that they trained them in.

HANGA UMURIMO as a government program that organizes competitions for business plans and out of 300 competing youth project proposals, only 10 are taken to be funded leaving out the rest but if they can increase the number more projects will be sponsored thus employing more youth

Generally BDF government program and policies are more helpful in reducing unemployment problem because most of the youth are being employed through these trainings but the problem is that they are only located in town and cities but not in remote areas.

We hear about private sector initiatives over the radio but we don't see/know any practical initiatives towards youth employment

These programs are important and more helpful but programs such as Hanga umurimo need to be supported by the government to provide loans easily to youth so that they can start up their business.

According to Mr. Frank "Youth Connect was created to become a center of information where entrepreneurs gather and share experiences that make them successful in their career. Unfortunately it flew political and started making big youth events, awareness events, investing a lot of money, instead of using the money to fund small scale businesses for example funding small youth projects with 500,000 Rwf which is more effective."

He added on that youth events have to be conducted and merged through social media as most of them are captivated most of the time. He said that the hanga umurimo initiative is good but not implemented. He said that he won the competition but the money has never been issued. .

He commended the government policy on youth, such as KLAB, NYC, Rwanda Techno Serve, IWAWA, and PSF ICT Chamber but emphasized the need of improvement, saying that most of these programs are available but the implementation takes a long process.



**We have heard about the government policies of *Kuremera* and BDF but they are non existent.** Those initiatives do not help all youth. For example Hanga Umurimo helps someone who has some money to start the business.

Myself filled the Hanga Umurimo form to be helped but to my surprise was not helped because I didn't have money.. They help those with startup capital and they are required to take a person who has done the project before.

The respondent from faculty of veterinary medicine said that “we only see PSF in the preparation of workshops where they invite different business people and innovators to bring their products” but it has done nothing to solve youth unemployment in Nyagatare district because even in those workshops we don't at least get temporary jobs only that you find youth from other district and those who work in districts, sectors etc. The business people are not innovative enough because in the workshops the products seem to be the same all the time .

According to the respondents, the programs are not innovative enough to solve youth unemployment because each program has a certain criteria.

**We aware of the *Hanga Umurimo* project but it is nonexistent around here.**

## CHAPTER SEVEN CONCLUSIONS AND RECOMMENDATIONS

### CONCLUSIONS

Data was collected using two methods that is; the Focus Discussion Groups and Key informant interviews. The findings indicate that the key obstacles the youth face in finding employment include;

- a) **Lack of jobs.** It is not lack of jobs per se however the number of youth graduates is higher than the available jobs,
- b) **Information asymmetry between the job seekers and the potential employers.** A number of youth apply for jobs and they are informed that they will be called and at the end of the day they are not called,
- c) **Relevance of skills,** students are taught more of theoretical course units rather than practical course unit and because they want to pass they end up cramming whatever they are taught. It is important to note that when they graduate they cannot even set up their own businesses due to the skills they acquired,
- d) **Attitude towards self employment and agriculture,**
- e) **Experience,**
- f) **Financial constraints/Lack of capital,**
- g) **Nepotism and corruption,**
- h) **Lack of transparency.**

The key issues that need to be addressed include;

- a) **Standards of 12YBE,**
- b) **Entrepreneurship as a subject,**
- c) **Corruption and Nepotism,**
- d) **High taxes,**
- e) **Retirement age,**
- f) **Work experience,**
- g) **Establishment of TVETs,**
- h) **Limitation age in police forces,**
- i) **Penalty in public institutions,**
- j) **Lack of startup capital**

## RECOMMENDATIONS

The way forward/ the recommendations simply refer to what should be done in order to address the issue of youth unemployment. The government, private sector and the civil society/international organization put in place initiatives, programs and policies some of which have been very beneficial to the youth thus dealing with unemployment however some of the initiatives are good aspects however have not been workable due certain circumstances that the way forward will point out and thus recommend what should be included in order to make the initiatives workable. This section is divided into general and specific recommendations as discussed below;

### General recommendations.

**Increase budget allocation for SMEs.** There should be an Increase in the budget allocation for SMEs. Small medium enterprises help the youth to be creative, innovative and entrepreneurial. The majority of the youth graduate from the institutions of higher learning, seek formal employment which is difficult to find. Therefore the government should increase the budget allocation for SMEs because this will help the youth who desire to set up their businesses and become job creators and not job seekers. When the budget is increased, the youth will acquire the resources such as capital, equipment and also the entrepreneurial skills. Instead of crippling their minds, they will develop open minds that will enable them to think beyond the education training that was acquired from the formal schools. Having this budget will enable the government to cater for the youth whether educated or not as long as they desire to be self employed. This can be done through tax exemptions that specifically target youth start-ups for a a given period of time until the youth businesses have matured enough to start paying taxes.

**Increase awareness about the existing government programs.** Most of the existing initiatives, programs and policies are not known. Based on the focus discussion groups that were conducted, the majority of the youth stated that they just here about the initiatives from other areas but they have no idea of how beneficial those policies are, how they operate and which kind of people can be party to them and finally what is required to be part of these government programs. The government should therefore make sure that adequate sensitization and awareness is done in order for all the youth to know about the programs and also benefit from them. Awareness can be done through the radios, television, campaigns in schools and universities etc.

**Redesign the education system.** The government should try to redesign the university and secondary school education system in order to align it with the needs of the private sector by introducing skills development course units. Under formal education and training, the students are taught knowledge and theory. However it is important to note that when practical skills development courses are introduced, the youth in formal schools will be able to acquire entrepreneurial skills such as developing business ideas and plans, best book keeping practices, making accountability, business management etc. They will also develop open minds that are creative and innovative thus leading them to self employment.

**Entrepreneurship and ICT as subjects.** The Government should introduce practical course units in each course or additional course units such as entrepreneurial courses, technical drawing, ICT etc in universities because there are many students who offer professional courses but have no idea when it comes to entrepreneurship skills. Practical entrepreneurship training at universities will enable graduates to create their own jobs using the skills that they acquired from the university after graduation.

. This will be very helpful to university students because they will not have to go back to vocational and technical schools in order to be taught entrepreneurial skills

**Ensure monitoring and evaluation.** The government should also ensure that Monitoring and Evaluation (M&E) of government programs is strictly followed.. The government should make sure that when an initiative/program is introduced, a monitoring and evaluation team is selected to ascertain whether the program is working and incase it is not then a different strategy is adopted. The M&E teams will also asses the number of youth in the district who is unemployed so they enough resources are provided. A monthly follow up should be done and a report on the effectiveness of the program and the impact it has on the youth should also be handed over.

### Specific recommendations

The specific recommendations will discuss how the initiatives, policies and programs in place operate, the impact (whether the youth have benefitted from them) and if not, a way forward will be given inform of recommendations stating what should be considered in order to make them workable.

**Establishment of BDF in all areas.** It is important to note that the government introduced the Business Development Fund (BDF) and it has encouraged the youth to develop business plans in order to acquire loans which is a good thing. However the disadvantage of this government program based on the information that was collected is that it only operates in the urban areas. That is to say, it is not felt in the rural areas. Due to the scanty operation, the youth have developed the perception that it is urban oriented and therefore those from the rural areas feel that they cannot access it. The Government should therefore ensure that this program reaches out to all the youth including those in the rural areas.. If the branches are few, more branches should be established so that all the youth in all areas are catered for, other than unemployment will be a difficult issue to address if only a category of the youth is identified.

**Establishment of Vocational and Technical schools in all districts.** The government has also introduced vocational and technical schools and has encouraged the youth to join them. In these schools the youth have acquired so many entrepreneurial skills which can enable them to be job creators and not job seekers thus upholding self employment which is a good achievement. However the government should ensure that there is at least a vocational school in each district because this will help them to manage resources. It will be easier for them to know the number of students in the school and how much will be needed to sustain them. This will also improve on the skills they are imparted with because when the school is too crowded, the quality of skills acquired will not be up to standard. The government should not only encourage the youth to enroll into the vocational and technical schools but should also follow up and find out if these skills are being helpful after the course using tracer guides. When that is done the government will be able to make an assessment in order to find out if the initiatives, policies and programs being undertaken are really addressing the problem or not

**Criteria for application of jobs be strictly followed.** The government has introduced the policy of the educated youth using the Public Service Commission application form in order to apply for jobs however under this policy qualification documents are availed after the job has been acquired and also the issue of experience has been relaxed. The issue of contention that arises under this policy is qualification documents being availed after the job is acquired. This will lead to incompetence and non delivery



because these days the youth are very desperate to acquire office jobs in that very many will end up applying for jobs they have no skills to. I do not know why the documents are waived after but for whatever reason it is in my opinion the usual formalities should be followed to avoid inconsistencies because after the job is acquired it will be very difficult to follow up. The government should make sure that when a job is being applied for, the qualification documents are also attached.

**Exercise of the rights to work.** The government has also come up with a policy of public servants not being able to change jobs until after the lapse of 3 years and failure to do so penalty is 5 years without employment in any government institution. In my opinion this is not going to deal with youth unemployment but will however just aggravate the problem. The 5 years penalty is too long a period for someone to be retrained from acquiring employment in any government institution unless it is a contractual job where by an individual has signed a contract because with a place, he/she is bound by all the terms and conditions of the contract however if it is no contractual then that limitation is unfair to the person in question and also the youth out there. Therefore the government should relax this policy if youth unemployment is to be addressed otherwise if that is not done, then youth unemployment will be on an increase among the youth.

**Ensure that there is no age limit in seeking employment.** In order for an individual to seek employment in the police he/she should not be older than 25 years whereas the army forces employment is given to individuals up to the age of 35 years. The government should remove the age limitation of 25 years and increase it to at least 35 years just like the army so that individuals within that age bracket are all catered for.

**Improvement of the quality of 12YBE.** This program has been very helpful to the youth because instead of them being involved in vices such as drugs, and other criminal vices and early pregnancies for the girl child etc they have been engaged in schools where they can acquire skills that can be helpful after. However should not only stop at this implementation but should also make sure that the standard in those schools is of quality so that the students can be able to compete favorably.

#### **Implementation of government programs.**

There is need for the government to implement whatever policy, initiative or program that is undertaken by it. Most of these policies and initiatives are introduced but are left on paper. The policies should not remain on paper but ground work should be done in form of implementation. Because it is not helpful if the policies are just talked about but are not implemented and even after being implemented, a follow up should be done to find out if those policies are workable and beneficial to all individuals. The government introduced a program known as Kuremera which caters for both the educated and uneducated youth and it is implemented by the Ministry of Youth and ICT (MYICT) and the Ministry of public service and labor (MIFOTRA).

It is pertinent to note that under this program in Musanze district, the Government got funding for the youth based on the interview of the representative of Techno Serve( Also acting as the Assistant Coordinator of National Youth Council (NYC) where he stated that 35 youths have been helped get funding worth Rwf100,000 each. He also stated that MIFOTRA in conjunction with Techno serve have offered entrepreneurship youth training in the district and the program is still ongoing. It should be noted that this initiative enables the youth to forget about the office mentality mindset and develop an

innovative mindset hence making them job creators thus extensively dealing with the issue of youth unemployment in the country since it deals with both the educated and uneducated.

With the example from Musanze district simply shows that this program has been beneficial and that it is also workable. Therefore I urge the government to ensure that this program is felt in every district by all the youth and also implement all the other initiatives in place.

**Sensitization of the youth about the government programs.** The government also introduced the Hanga Umurimo which is implemented at district level where by the youth are encouraged to prepare business plans and those that are considered worthy are financed .However under this program, an individual is supposed to have some money inform of capital in order to be helped. It should be noted that this program is not known among all the youth which simply means that only those who know about it have benefitted from it. The government should make sure that since this is a program meant to address youth unemployment, it is made known to all the youth in all the districts through sensitization and should also benefit the youth as a whole and not only to those who have some capital with them because if only these are identified, then how will the rest rise from poverty which is caused by unemployment.

**Initiation of long term programs.** The government introduced the Land terracing policy which has provided a number of youth with opportunities. However the only problem with this policy is that it is a short term employment strategy. Land terracing is a temporary source of employment since it cannot be done forever. Therefore the government should come up with long term employment strategies that will benefit the youth for a long term period .

**English language should be taught right from level 1.** The government should make sure that English is taught right from primary level to the university in order to enable the students to compete favorably where ever they go. Since this is a fast developing economy, individuals can also work in other neighboring. Therefore in order to compete, the English should be implemented since Rwanda is now a member of common wealth and the East African Community (EAC).

**Budget allocation for youth projects.** The Government initiative of dealing with youth unemployment is through the National Youth Council (NYC) which is meant to bring the youth together and address the common issues youth unemployment being one of the key issues. The representative of *Techno Serve (also acting as the Assistant Coordinator of the National Youth Council)* in Musanze district stated that the district has a certain percentage in its budget and action plan meant for youth projects to provide them with self employment, entrepreneurship training and support their sports and leisure activities. He added on that they also advocate for youth cooperatives both at district and national level with Rwanda Cooperative Agency (RCA). The government should make sure that a survey is done at the districts to find out if the youth are catered for and if it finds out that some districts do not have budgets then such an initiative should be taken. It should also make sure that the funds that are meant to finance youth projects are tracked so that those funds do not mysteriously disappear. If those funds disappear, then the individuals involved should be punished. When the government does this, then the youth will be able to benefit from the monies meant for their projects.

**Relax formalities of acquiring operational license.** The Government should relax its formalities of acquiring an operational license for businesses in order to do away with the issue of monopoly so that at

least more than one person can operate the same business and when this is done, the bureau of standard policies should be strengthened to ensure that good quality products are manufactured. Monopoly is an obstacle that the youth encounter in finding employment because if there are policies that only one operational license is given for a certain nature of business that means that others with the same business idea cannot set up the same business since they will not be able to acquire the operational licenses

**Tax exemptions for youths start-ups.** The government should reduce the taxes that are levied on youth start-ups within both the private sectors and the nongovernmental organizations. This will keep them in business until maturity. However if the contrary is done, this will immediately throw those organizations out of businesses or be forced to lay off some of their workers in order to sustain the business. Government should also know that people in different businesses earn differently. Therefore taxes should be according to how much a person earns.

**Establishment of youth Associations.** The government should establish associations for the youth where they can be able to borrow money at a reduced rate to enable those who desire to set their own businesses. This is because the collateral required from banks and money lending institutions is too high and also the interest rate is too high in that just a few can handle. Based on the information from the focus discussion groups, the majority of the people complained about the collateral required saying that is the reason why very many individuals lack capital to set up their own businesses. Therefore government should look into that.

**Compulsory mentorship should be introduced.** The government should introduce a compulsory Mentorship program in schools and universities. This program will enable the students to have mentors who will advise them on daily life principles, and how they can build their careers. These mentors can teach them entrepreneurial skills which they can use after school.

**Encourage youth graduates to join the agriculture sector.** The Government of Rwanda should encourage youth/ young graduates to join the agricultural sector because there is a lot of potential in Agriculture. “The problem with youth/ young graduates is that they think that those who practice agriculture are either poor or did not go school.” Sina explains. This mentality is old school and therefore the Government should make effort through massive sensitization to the youth especially the young graduates. Sine has traveled to Europe and from what he observed was that many of the rich people are agriculturalists.

**The government also needs to put in place harvest processing industries.** According to Mr. Kim, for the 8 months he has stayed in Rwanda, he has not come across any harvest processing industry. Harvest processing industry is a chain of industries which change raw materials to the desired products that are demanded in the labor market. These processors add value to the produce and attract many customers.

**Financial management literacy training.** Based on the information that was collected, the majority of the youth stated that lack of capital is one of the hindrances of finding employment. It should be noted that there is no amount of capital that can be enough in order to set up a business. Therefore the government should introduce a financial management literacy training to help the youth use the available capital they have to set up their businesses instead of waiting for the money to accumulate.

**PPP.** Most Private enterprises have the objective of profit maximization and in order to attain this there is need to employ the competent favorably in order to sustain their businesses. This can be reached by taking on the public private partnerships. This works in a way that the private organizations work hand in hand with the public entities to achieve one goal. Through this the private entities acquire business tenders from public entities. What does this mean? It simply means that the two entities complement each other. Under this initiative, individuals from the public entities can recommend individuals to the private entities they partner with and vice versa.

**Collaboration between the government and the NGOs.** Nongovernmental organizations should work hand in hand with the government. This will help address the issue of youth unemployment in a way that the government will be able to recommend some youth to work with those international organizations. In that way employment opportunities will be created.

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### **FOCUS DISCUSSION GROUPS INTERVIEWED**

FGD with employed, students and unemployed Gicumbi

FGD with employed, students and unemployed Musanze

FGD with employed, students and unemployed Ngororero

FGD with employed, students and unemployed Rubavu

FGD with employed, students and unemployed Nyagatare

FGD with employed, students and unemployed Rwamagana

### **KEY INFORMANTS INTERVIEWED**

BDC manager Musanze

BDC Manager, Rwamagana Mr. Adolf

BDC manager Nyagatare Mr. Musumbuku Richard

District youth Coordinator Gicumbi

District youth official Musanze

Education officer Rubavu

Executive secretary Ngororero

Executive secretary Nyagatare sector, Mr. Mushabe Claude

Executive secretary Gishari

Hanga Umurimo Coordinator Musanze

Hanga Umurimo Gicumbi (Proximity Business Advisory)

SACCO Musanze (Manager Abamuhoza)

SACCO Gicumbi (Accountant)

SACCO Manager Karege sector

PSF( Coordinator eastern province) Mr. Fabrice Kigabiro sector

Techno Serve Musanze

National Council for Women (NCW) Karege sector



National Youth Council (NYC) Karengge sector

Assistant Coordinator National Youth Council

Youth Friendly Center

Director of Incubation Center (KIST) Mrs. Mukabayire Immaculate

Head of Technology and business Incubation facility Mr. Nkubito Didier

Innovation Director TBIF Mr. Guillame Sebawutu

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